

# Why life insurance matters... no matter where you are in life.

You may need life insurance if you are:

## Single and in your 20s

You may need life insurance to pay off student loans, car payments, credit cards, other debts or to give to your favorite charity. Hard as it is to imagine, if you die, your family also needs cash on hand to cover your final expenses.

## Married with young children

You most likely have modest savings and big responsibilities – a mortgage, child care and other monthly bills. If you die prematurely, life insurance will help your spouse maintain your home, current lifestyle and provide for your children's support, now as well as in the future.

## Single parent and sole breadwinner

Life insurance will help cover your children's day care costs and other living expenses and fulfill plans for their future education if you are no longer there to provide for them.

## Married homeowners with no children

Life insurance can provide the money to meet financial obligations and help your spouse hold onto the assets and the lifestyle you've both worked hard to achieve.

## Married with college-age children and/or elderly parents

Premature death could deplete your retirement savings or other assets. Life insurance can help replace lost income to cover the cost of current living expenses, college tuition and/or your parents' care.

## Married with grown children

You may have less need to carry life insurance to cover current expenses as when your loved ones were relying on your income. Instead, you may want to consider life insurance as an opportunity for supporting your favorite charities, building a legacy for your children and grandchildren or covering estate taxes.



## How much life insurance do I need?

Everyone's situation is unique. Visit our online insurance needs calculator at **LifeBenefits.com/insuranceneeds** to help estimate an appropriate amount of insurance.

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