

Life Stage – Foundation

During this stage of life, the focus is on building your financial foundation.

COMMON CONCERNS

- What's the best way to pay off my debt?
- What can I do financially to prepare to start a family?
- How can I protect my home and family if something happens to me?

PRODUCT CONSIDERATIONS



Term Insurance

A great option for younger families, term insurance offers a simpler application process and lower premiums. With term, you select how long you'd like the policy to be active. The policy pays a tax-free benefit if you pass away while it's active. It's a great way to get protection for a mortgage or other debt without breaking the bank.



Disability Insurance

If you're worried about how your family would survive without your income, disability insurance might be the answer. It offers income replacement if you suffer an accident or illness that keeps you from working.

LOOKING AHEAD

Many term products offer the option to convert to permanent coverage later. Conversion might be a good option a little further down the road.