

Life Stage – Protection



During this stage, you're in your prime earning years.

COMMON CONCERNS

- How can I grow my assets for retirement?
- How do I provide an income for my family if I'm not able to work?
- When should I start planning for retirement?
- How will I pay for college for my kids?

PRODUCT CONSIDERATIONS



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.



Permanent Life Insurance

Unlike term insurance, permanent insurance includes cash value, a separate account that can be accessed if it's needed. Also unlike term, permanent insurance is designed to last your lifetime and can be used to not only provide a death benefit, but also to diversify taxes and fund unexpected expenses.



Long-Term Care Insurance

LTC is designed to help cover costs associated with long-term health care needs. This includes home care, adult day care as well as assisted living and nursing facilities. Policies last for a set number of years, most offering a maximum dollar amount per day.

LOOKING AHEAD

It's never too early to start thinking about the next phase of life. Start considering your plan for LTC so you can put it in place when you're ready.