

Life Doesn't Stand Still.

Neither should your life insurance.



Not a Deposit	Not Insured By Any Federal Government Agency
No Bank or Credit Union Guarantee	Not FDIC/NCUA Insured   May Lose Value

  
Protect Tomorrow, Embrace Today.™





Chances are you've experienced some changes since you last thought about life insurance. Maybe you've welcomed a new baby, earned a promotion, or bought a house. Or maybe you never got around to securing insurance. In any of these cases, it's time to take some simple steps to make sure you have coverage that suits your financial position.

### Why do you need life insurance?

Life insurance is an investment that can help to provide stability for the people you love the most when you're no longer here. Many people purchase life insurance to:

- Cover burial and other final expenses
- Help replace lost income
- Transfer wealth or leave an inheritance
- Help with mortgage payments
- Supplement retirement income

### The need is real

If you think you might be under-covered, you might be right. Here's what a recent study shows:

- Almost **1 in 3** people think they need more life insurance.<sup>1</sup>
- **39 percent** wish their spouse or partner would add coverage.<sup>1</sup>

- More than **50 percent** would feel the loss of their primary income in six months; more than **33 percent** would feel it in one month or less.<sup>1</sup>

### What's changed in your life?

The first step in evaluating your coverage is to review your financial position by asking these questions:

- Have you waited to buy life insurance?
- Has your family grown since you purchased life insurance?
- Have you bought or renovated a home?
- Has your income increased?
- Have you changed jobs or earned a promotion?
- Has your net worth increased?

If you've answered "yes" to one or more of these questions, we're here to help you take the next step and determine the right amount of coverage for your needs.

## How much coverage do you need? Let's work it out together.

Use this worksheet to capture your family's immediate and future needs. With this information in hand, your representative can help you choose the life insurance products that best fit your needs and budget.

Beneficiary: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Budget

\$

**L**

### Loans/Liabilities

Including mortgage and debts

\$

+

**I**

### Income Replacement

Multiply annual income by how many years you'd like it replaced

\$

+

**F**

### Funeral Expenses

Can exceed \$10,000<sup>2</sup>

\$

+

**E**

### Education Expenses/ Estate Planning

For children and surviving spouse

\$

## LIFE Total

\$

-

## Assets/Savings

\$

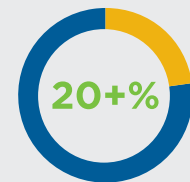
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## Current Life Insurance

\$

## Total Needed

\$



**Twenty percent** of life insurance policyholders say they need more coverage.<sup>3</sup>



**Nearly one half** of U.S. households lack about \$200,000 in coverage.<sup>4</sup>

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### Take the biggest worry off your list.

Like most people, when you think about life insurance, your primary concern is probably protecting your family from financial struggles, should you die prematurely.<sup>5</sup> The right policy can help put your mind at ease about this and many other concerns.

### The proper life insurance coverage can help you get peace of mind that your family can:

- Afford the mortgage — and stay in your home
- Proceed with college plans
- Pay for funeral and burial expenses
- Keep up with the costs of daily living, such as groceries, utilities, daycare and healthcare

## Protect Tomorrow. Embrace Today.

Talk to your licensed representative for a personal review of your insurance and retirement needs.

<sup>1</sup> 2017 Insurance Barometer Study

<sup>2</sup> How Much Does the Average Funeral Cost? [www.parting.com/blog/how-much-does-the-average-funeral-cost/](http://www.parting.com/blog/how-much-does-the-average-funeral-cost/)

<sup>3</sup> 2017 Insurance Barometer Study

<sup>4</sup> LIMRA, Opportunity Knocks: The U.S. Life Insurance Market 2016 Statistics

<sup>5</sup> 2017 Insurance Barometer Study

Protective and Protective Life refer to Protective Life Insurance Company and its subsidiaries, including Protective Life and Annuity Insurance Company. All payments and guarantees are subject to the claims-paying ability of the issuing company.

Insurance products issued by Protective Life Insurance Company in all states except New York where it is issued by Protective Life and Annuity Insurance Company, both companies are located in Birmingham, AL.

**At Protective Life, we're committed to providing an experience built on partnership, value, and trust. We'll work beside you to define the best solutions to meet your needs. From our comprehensive portfolio of products to our customer service, we're dedicated to you.**



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