

## Life Insurance

# DO YOU HAVE ENOUGH LIFE INSURANCE?

Insure Your Family's Future



Consider for a moment the expenses of your family – home, auto, education, medical, food and fun. How long would your family continue its current standard of living if your income or the income of another family member ended? In most cases, the money earned for the household is critical to pay expenses, meet debt obligations and save for the future. Replacement of an income stream may be the most crucial factor in determining how much life insurance is needed to help protect your family's well-being, especially in a time of crisis.

### Life insurance proceeds needed to replace an earned income over specified periods of time

Net-income being replaced:		Lump sum death benefit needed to replace income for:		
Monthly	Annually	10 years	20 years	30 years
\$ 3,000	\$ 36,000	\$ 326,039	\$ 593,022	\$ 811,646
3,750	45,000	407,549	741,278	1,014,557
5,000	60,000	543,399	988,370	1,352,743
6,250	75,000	679,248	1,235,463	1,690,928
8,333	100,000	905,628	1,647,218	2,254,481
10,000	120,000	1,086,798	1,976,740	2,705,485
12,500	150,000	1,358,497	2,470,925	3,381,856
16,666	200,000	1,811,257	3,294,435	4,508,962
25,000	300,000	2,716,994	4,941,851	6,763,713

*Assumptions: Figures above assume 2 percent growth and monthly income stream that will liquidate the principal balance over time.*

For information, please contact your local independent agent recommending coverage.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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**Life insurance is  
for the living.**



Everything Insurance Should Be®

