

INSURANCE THAT GROWS WITH YOU



Life is ever changing and so are your insurance needs - what you need today may be different than what you may need tomorrow. Your conversation with your insurance Advisor and your insurance options will definitely change depending on your stage of life, and while it's important to look at your needs today, it is equally as important to look at what you will require in the long term.

In your life, you will have two major life insurance needs. The first is all about income protection. More likely to occur when you are young and career-oriented, this insurance should protect your loved ones from any current risks to their financial situation, today. The idea is for them to keep the same standard of living in the event of an unexpected occurrence.

Your second need revolves around asset protection and as you age, it involves more of a desire than an actual need. Namely, a desire to focus on wealth building as well as estate and tax planning. But what if you could help meet the two needs in one simple, comprehensive insurance plan - a term plan combined with a permanent insurance plan that grows as you move through the stages of your life? This combined type of plan could serve you both now and in the future by:

- 1. Ensuring income protection today and asset building for the future*
- 2. Providing short term protection for any large temporary need*
- 3. Locking in rates for long term protection when you are younger and healthier*
- 4. Protecting any future assets that will become a tax liability*
- 5. Providing flexible equity inside the plan that can be used in an emergency*

There is no doubt that your needs will change over the course of your life and once you are older and/or in a more stable financial position, you can certainly surrender your temporary insurance coverage to focus on the permanent death benefit inside your plan and how it can continue to grow over time.

Yes, at times picking the right insurance plan can seem overwhelming, paralyzing even. With so many insurance options available, what is the 'right' solution? The reality is that there is no perfect plan; however, there are plans that can offer more than just a death benefit, plans that can handle your current needs while building assets for those future needs. The future is bright when you have all of your bases covered.

