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## WHY BUY LIFE INSURANCE?

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### ***We Can Provide You with Seventeen Reasons:***

1. You want to make sure your **family is secure** in the event of your death and do not want to pass on your financial obligations, debts or funeral costs to your family.
2. You know that life insurance can **guarantee a fixed income** for a surviving parent/ caregiver who must remain at home to care for children/ dependents.
3. You know that a **mother's death** can be as financially disabling as a father's death.
4. You have **purchased a home** and want to be sure that it will remain in your family even if you are not there to make the monthly mortgage payments.
5. You want to make sure that your **children can go to college** even if you are not there to make the tuition payments.
6. You want to **supplement other retirement benefits** so that you will retain your standard of living during your retirement years.
7. You want to **leave resources to beneficiaries** for special reasons: gifts and bequests, contribute to a child's wedding, funding a future business, providing for a special needs child.
8. You have **recently married**.
9. You have **become new parents**.
10. You have **a new job or received a promotion** which has increased your financial value and your ability to afford insurance protection.
11. You are a business owner who needs to **protect key employees**.
12. You are a sole proprietor who needs to **protect your business** for your survivors and you do not want to force a distress sale on your death to pay estate taxes.
13. You are involved in a **partnership that needs to be protected** from being shared by a partner's disinterested survivor.
14. You need a **method to liquidate stockholder's interests**.
15. You need a **method to fund buy-sell agreements**.
16. You need a **method to fund pension plans**.
17. You are concerned about the **reinstatement of the federal estate tax**.