

THE NEED FOR *Life Insurance*

Life insurance is about taking care of loved ones. If someone would suffer financially because of your death, you probably need some form of life insurance.

There are many types of life insurance and ways to purchase it, but the bottom line is the same for each kind: it pays out a cash benefit to beneficiaries upon the insured's death. Importantly, this cash benefit is not subject to income taxes under current tax laws. Most Americans need some form of life insurance and many who already have insurance should re-evaluate their current coverage.



Don't let these common objections stop you from taking steps to protect your family.

"I would rather put my money in an investment."

Of course, it is always smart to save your money and invest wisely for future expenses and retirement. But what if you died today? No one likes to think about it, but you should be prepared to protect your family in the event of an untimely death.

"I haven't had the time."

In most cases, the process is simple and fairly quick. Your family can't afford for you to wait until the "right time." Too many people have waited and made excuses, leaving their families without any coverage. You are usually never more insurable than you are today.

"There are so many choices, I'm not sure what to buy."

Your Americo agent can help you evaluate your current situation and determine which product best fits your needs. Of course, the decision is ultimately yours to make, but your agent will have a lot of information to guide you in the right direction.

Before purchasing life insurance, there are a number of factors you should consider:

- Are you married?
- Do you have children?
If so, how many?
- What kind of financial obligations do you currently have?
- What financial obligations do you anticipate in the future?
- What stage of your career are you in?
- Do you have income for the future?

Make the right decision for your family. Contact **Christopher Franklin** to speak about your needs and what product would be a good fit for you.
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