

ENSURING YOUR GOLDEN YEARS



Do you have family members that depend on you financially? If the unthinkable happened, would they be able to manage without you?

A life insurance policy can play a dual role. Not only can it provide critical protection for dependents or a spouse, it is also an ideal vehicle for accumulating assets for retirement.

Retirees can expect to live 20 or 30 years in retirement- or even longer! With past sources of retirement income practically non-existent now and limited social security benefits, you have every right to worry about outliving your savings. That's where life insurance comes in!

HOW TO EVALUATE THE NEED TO SUPPLEMENT RETIREMENT INCOME

1. Define Retirement Goals

- Travel/Hobbies
- Move to a warmer climate
- Family

2. Estimate Expenses

- Living expenses
- Outside help
- Medical

3. Consider Income Sources

- Social Security
- Work/Pension
- IRA, 401(k), 403(b) SEP

4. Review Life Insurance

- Consider adding life insurance to supplement income

DID YOU KNOW...

\$83/hour is the average cost for an in-home registered nurse

In spite of the value in qualified retirement plan assets, many still struggle to accumulate resources significant enough to finance a 20 to 30 year retirement. That is where life insurance can come in to fill the gap.

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