

Life Insurance for Every Stage in Life

	Children 	Single 	Married no children 	Married w/Children 	Empty Nesters 	Seniors 
Guarantee Insurability	✓	✓	✓			
Cash Value Accumulation	✓	✓	✓	✓	✓	
Final Expenses	✓	✓	✓	✓	✓	✓
Lower Premiums	✓	✓				
Debt Protection		✓	✓	✓	✓	✓
Mortgage Acceleration			✓	✓	✓	✓
Income Needs			✓	✓	✓	✓
Life Style Protection			✓	✓	✓	✓
Future Funding for Emergency				✓	✓	✓
Education Fund				✓		
Maximize Pension					✓	✓
Social Security Offset					✓	✓
Replace Group Insurance					✓	✓
Gifts					✓	✓
Equalization of Inheritances						✓
Legacy/Charity						✓
Wealth Replacement						✓
Dynasty Trust Funding						✓

Business Needs



- ✓ Buy-Sell
- ✓ Deferred Compensation
- ✓ Debt Protection
- ✓ Family Members Not In Business (Heirs)
- ✓ Bonus to Key People
- ✓ Key Person Protection
- ✓ Executive Bonus