

## Is it time for permanent life insurance coverage?

1. Do you have **existing term** coverage? ☐ Yes ☐ No

2. Do you want to be sure there are funds to help cover final **expenses and income** for family or loved ones even after your policy's term ends? ☐ Yes ☐ No

3. Will you continue to have a mortgage or other **substantial debt** when your term policy ends? ☐ Yes ☐ No

4. Is there a possibility you may move or have other **significant life changes** over the next several years that may affect how long you need life insurance protection? ☐ Yes ☐ No

5. Do you want your life insurance to be able to **do more** things than just provide a death benefit? ☐ Yes ☐ No

6. Would you prefer to keep your life insurance **premiums level** as time passes? ☐ Yes ☐ No

If you answered 'yes' to three or more questions, now might be a good time to assess your permanent coverage needs.



Contact your financial professional to help assess your protection needs.

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