

Life stages: Protection for life

Learn how to adapt your protection strategy over a lifetime

The life insurance policy that was perfect 10 years ago might not meet your needs today. You can adapt your protection strategy as your life story develops. As you assess your needs, here are examples of how your strategy might change over time.



20s and 30s

You might be prioritizing:

- Marriage/family
- Education
- Career building
- Home/mortgage
- Starting retirement investing

Protection strategies can include:

- Locking in coverage at lower premiums with younger age and likely good health
- Protection for final expenses, debts, mortgage, income with cost-effective coverage for a specific duration
- Planning for future wealth and protection
- Children's future educational expenses



40s and 50s

You might be prioritizing:

- Growing family
- College savings
- Invest for retirement
- Home/mortgage

Protection strategies can include:

- Adding permanent insurance and life insurance retirement plans
- Increasing coverage for final expenses, debts, mortgage, income protection
- Planning for children's educational expenses
- Starting to consider wealth transfer concepts and estate planning



60s

You might be prioritizing:

- Grandchildren
- Social Security income
- Retirement income planning and budgeting
- Chronic illness planning
- Home/mortgage

Protection strategies can include:

- Life insurance retirement plans and policies with lower death benefit and premiums
- Chronic illness riders
- IRA maximization strategies
- Replacing Social Security income
- Legacy planning



70s

You might be prioritizing:

- Grandchildren
- Social Security income
- Retirement income planning and budgeting
- Chronic illness planning
- Legacy planning

Protection strategies can include:

- Life insurance retirement plans and policies with lower death benefit and premiums
- Chronic illness protection
- Replacing Social Security income
- Charitable giving strategies
- Estate and legacy planning



Talk to us about the protection strategies that protect you and your loved ones.

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