

LIFE INSURANCE ISN'T FOR THE PEOPLE WHO DIE. IT'S FOR THE PEOPLE WHO LIVE.

Shanna and Ebony's father died at an early age. Their mom, Jackie, was left alone with two young daughters to raise. As a single parent, Jackie bought life insurance so her kids would be taken care of in the event anything bad were to happen to her.

Then, the worst occurred. Jackie was diagnosed with incurable lung cancer. What would happen to her kids? The terminal illness benefit gave her the ability to purchase a new home for the girls and put money away for their education while she was still alive. Sadly, Jackie died in June 1999. But thanks to the plans she had made to protect her children, they will have everything she wanted for them. Ebony was able to graduate with honors from college and Shanna is secure knowing her mom took care of her education.

Shanna and Ebony's story proves the value and importance of life insurance. So talk to a life insurance agent or other financial advisor and find out how to create a plan that takes care of the people you love and the things you care about. *Because, without insurance, a financial plan is just a savings and investment program that dies with you.*



LIFE AND HEALTH INSURANCE FOUNDATION FOR EDUCATION
A NONPROFIT ORGANIZATION

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Shanna and Ebony Blanchard

LIFE INSURANCE:

What Women Need to Know

IF SOMEONE DEPENDS ON YOU, CHANCES ARE YOU NEED LIFE INSURANCE. Why, then, are men more likely than women to own life insurance? And why do women have, on average, about half as much coverage as their male counterparts – \$76,000 vs. \$143,100?

Part of the reason is that men often earn more than women. But common misconceptions also play a role in preventing women from getting the coverage they need. For instance, you don't need to be the primary breadwinner in your household to need life insurance. In fact, even stay-at-home parents may need life insurance.

TAKE A MOMENT TO UNDERSTAND WHETHER YOU MIGHT NEED ADDITIONAL LIFE INSURANCE COVERAGE TO HELP SECURE YOUR FAMILY'S FINANCIAL FUTURE.

IF YOU'RE MARRIED

Almost two-thirds of today's families depend on two incomes to make ends meet, yet working women are less likely than men to carry life insurance coverage. If you died suddenly, could your family maintain their standard of living on your husband's income alone? Probably not. Life insurance makes sure that your plans for the future don't die when you do.

IF YOU'RE A SINGLE PARENT

As a single mom, you're the primary caregiver, breadwinner, and so much more. Yet nearly four in ten single parents have



no life insurance whatsoever, and many with coverage say they need more. With so much responsibility resting on their shoulders, single parents need to make doubly sure that they have enough life insurance to safeguard their children's financial future.

IF YOU'RE A STAY-AT-HOME MOM

Just because you don't earn a salary doesn't mean you don't make a financial contribution to your family. Childcare, cleaning, cooking and household management are all important tasks, the replacement value of which is often severely underestimated. According to a recent survey, most people value these services at over \$40,000. Could your husband afford to pay someone for these services, or take over these obligations himself and still work full time? With life insurance, your family can afford to make the choice that best preserves their quality of life.

WE KNOW LIFE INSURANCE CAN BE CONFUSING. For more information, consult an insurance or financial advisor, log on to www.life-line.org or call 1-888-LIFE-777 for a free Consumer's Guide.