

Your Family's Finances, After You're Gone

How would your family fare financially if you were to die suddenly? Income, age, and projected final expenses may play a critical role in your family's financial future.

Income. Losing a spouse's income can limit a family's finances. Many surviving spouses may not have group health and/or disability benefits. Thus, the family may be able to use **life insurance** proceeds to help cover daily expenses.

Age. Generally speaking, younger couples have greater financial challenges because they are just starting out in life. When a spouse dies young, the surviving family may use life insurance proceeds to help maintain the costs associated with raising young children.

Projected Final Expenses. If death follows a prolonged illness, medical expenses and the lost income of both spouses during the period of illness can be replaced with life insurance proceeds.

The bottom line: *Appropriate* life insurance coverage can help your family cope. Consider taking steps now to prepare for the unexpected.

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