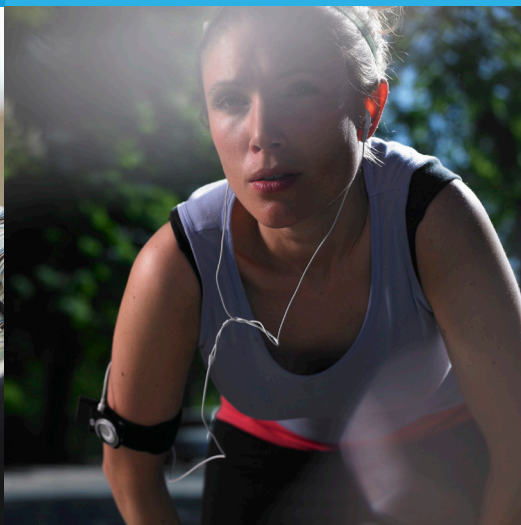


WHY BUY LIFE INSURANCE ?



Age

The cost of life insurance is based on your life expectancy.

A 40 year old will pay more than a 20 year old, but less than a 60 year old, for the same policy with the same amount of coverage. You will never be younger than you are today. Each year that you wait to purchase life insurance will cost you more. Over time, this cost can be significant. Getting life insurance today makes financial sense.



Health

The cost of life insurance is based on your health at the time of the purchase.

Healthy individuals will pay less than individuals who are not as healthy for the same policy with the same amount of coverage. If an individual has certain health issues, they may not be able to qualify for life insurance at any cost. The fact is that people tend to experience declining health as they age. Getting life insurance today when you're healthy will ensure that you have coverage should your health change in the future.



Chance

Life is anything but predictable.

Accidents happen and health conditions can change in an instant. You see it in the news every day and you experience it with family, friends and acquaintances. Too many families are left in a dire financial situation when a breadwinner suddenly dies and there is no life insurance. It's too late to get life insurance if you wait until you need it. Getting life insurance today will provide peace of mind knowing that your loved ones are financially secure should the unexpected happen.