

## “Life insurance is only for final expenses.”

Think you only need enough life insurance death benefit to cover your final expenses?

That makes sense. No one wants their family to have to pass the collection plate to cover their funeral and burial.

But the truth is, life insurance is so much more than “burial insurance.” You can use it to help maintain your family’s standard of living after you’re gone. Remember, you may be gone, but your family’s bills and expenses continue on.

Plus, your policy can have living benefits. Permanent life insurance can accumulate cash value over time. And you can take distributions from the cash value and use that money for whatever you like: to help buy a home, cover an emergency expense or even help supplement your retirement income—no questions asked!\*

And beyond that, life insurance can help you leave a financial legacy for a favorite non-profit, alma mater or any other organization you love.

Get the facts. Contact an insurance professional today.

\* Taking distributions from your policy will reduce its cash value and death benefit, and may result in tax liability if the policy terminates before the death of the insured.

**Texas Residents:** Receipt of acceleration-of-life-insurance benefits may affect your, your spouse’s or your family’s eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse’s and your family’s eligibility for public assistance.

Life Happens is a nonprofit organization dedicated to helping consumers take personal responsibility through ownership of life insurance and related products.

Created by Life Happens, a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families financial futures. Life Happens does not endorse any insurance product or agent.

