

GROUP TERM LIFE INSURANCE



DO YOU NEED LIFE INSURANCE?

Life insurance can ensure the financial wellbeing of those you care about should you unexpectedly pass away. It can ease their financial burden during an already difficult time and allow them the opportunity to live the life you always wanted for them.

Though everyone's circumstances are different, most will need life insurance at some point in their life. Read on to understand how this invaluable coverage might apply to your specific situation.

You're Single

You're living the single life—your hobbies consist of binge-watching Netflix and late nights out. Life insurance is the last thing on your mind. After all, no one depends on you financially. You do, however, have significant debt. Hey, you had to pay for school somehow, right? Life insurance can ensure your family members aren't stuck with that debt, should something ever happen to you. Plus, if you're young and healthy, you will be rewarded with extremely affordable rates.

You're Married

You've found your perfect match—your better half. You share everything with this person—your thoughts, your meals, and all of those pesky bills. If you were no longer in the picture, would your spouse have enough money to manage your financial obligations alone? With life insurance in place, you can rest easy knowing your loved one would remain financially secure, even if you were to pass away.

You're Married With Kids

The birth of your first child brought more joy to your life than you ever thought possible. It also brought about new financial obligations, including higher grocery bills and school fees, as well as miscellaneous expenses such as toys and cell phones. How would your spouse and children be affected if you were no longer around? Could they continue to live in the home you built together? Could they afford vacations? Piano lessons? College? Life insurance can give you peace of mind knowing your family would continue to live comfortably, even if the unthinkable were to occur.

You're A Single Parent

As a single parent, you do it all. In addition to working full-time, you manage to get the kids ready for school, put dinner on the table, and keep the house clean. With so much responsibility resting on your shoulders, it is absolutely essential that you protect your children's financial future. While no amount of money could replace you, life insurance can help provide monetary support if you were suddenly removed from the picture.

You're Retired

You were in the workforce for over 40 years. Now, you're taking time to relax and checking items off your bucket list. Since no one is financially dependent on you, you don't see a need to continue your life insurance policy. This could be a mistake. Depending on the size of your estate, your heirs could be hit with an estate-tax payment of up to 45% after you die.¹ Life insurance can help your loved ones take care of these taxes, as well as funeral costs and any other debts you may have.

The fact is, life is unpredictable. You could be happy and healthy one minute and gone the next. No one likes to think about dying, but doing so could mean the difference between your loved ones struggling to make ends meet, and their financial security. Take control of your family's financial future with life insurance.

¹Life Insurance: Who Needs It? Life Happens. Life Happens, 2015. Web. 14 Aug. 2015.

For detailed information on life insurance products offered through the Texas Society of Certified Public Accountants (TSCPA), including:

GROUP TERM LIFE INSURANCE:
TSCPAINSURE.ORG/TL

GROUP 10-YEAR LEVEL TERM LIFE INSURANCE:
TSCPAINSURE.ORG/10LTL

Visit us online or call
844.282.2445
to speak to an insurance specialist.