

Taking steps to protect your family's income is a caring and responsible act. If you're considering life insurance, then you are ready to create your own plan for the future – one you and your family can depend on.

The first step towards protecting your family is to determine the right amount of life insurance. If you're unsure about how much protection is enough, you're in good company. Many Americans have a difficult time determining how much life insurance is right for them and as a result, leave their families unprotected.

### How Much Life Insurance Do I Need?

Your Financial Services Representative can quickly and easily determine how much life insurance you need to help ensure your family is financially protected. Human Life Value or Capital Needs Analysis are simple ways to quantify the economic value you provide to your family's household.

#### Human Life Value:

Your economic contribution to your family

- The goal is to replace lost financial contribution
- Does not take into account actual income needs, existing assets or a spouse's income
- Total life insurance recommendation will typically be higher than Capital Needs Analysis calculation

#### Capital Needs Analysis:

Your family's future financial needs

- Focuses on income needs of surviving family members
- Takes assets and other sources of income into account
- Total life insurance recommendation will typically be lower than Human Life Value calculation

## The Guidance You Need

We feel we have a responsibility to help our clients make conscious, deliberate decisions about their futures. Your CREATIVE Representative has the tools and resources to help estimate your insurance needs and evaluate your personal situation.

**Contact your CREATIVE Representative to find out more.**

## Types of Life Insurance

### Term Life Insurance

- Low cost death benefit protection
- Purchased for a specific period of time
- Annual premium usually remains level
- No cash value
- Conversion privileges may be available

### Universal Life Insurance

- Flexible premium payments and death benefit
- Tax-Advantaged access to cash values
- Potential for guaranteed death benefits

### Whole Life Insurance

- Guaranteed level premiums
- Guaranteed Cash Values
- Guaranteed death benefits

### Variable Universal Life Insurance

- Please speak with your Financial Services Representative for more information on this product