

Do You Have Enough Life Insurance?



Take this survey and calculate how many questions you respond to with “yes.” On the back, you will find the total “yes” count category that best describes your possible life insurance needs.

- | | | |
|------------------------------|-----------------------------|--|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you currently have a personal life insurance policy? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you currently have life insurance through work? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have the option to purchase life insurance through work? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have enough life insurance to pay off your home if something happened to you today? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have enough life insurance to pay for your child/children’s college? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have enough life insurance to pay for your final expenses? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have enough life insurance to cover loans and any outstanding credit card debts? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have a family business? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Are you still working? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have retirement savings? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Does your spouse have retirement savings? |
| <input type="checkbox"/> Yes | <input type="checkbox"/> No | Do you have enough life insurance to cover ongoing living expenses for your spouse? |

_____ = total “yes” count

Total "Yes" Count

If total "yes" count = 1-4

Chances are, many of the questions made you think about the legacy you would leave if something happened to you. Now, you may be more aware of the need to be sure your loved ones are taken care of when you are gone. Buying your first or an additional life insurance policy is a great way to protect your family.

If total "yes" count = 5-8

You may currently have some life insurance but may be concerned that it might not stretch as far as you would like. You want to be sure your family is able to remain in their home and live the lifestyle they were used to. The less change at a hard time like this, the better. Right now is a great time to take another look at your life insurance coverage. There may be just the right policy that can give you that additional peace of mind.

If total "yes" count = 9-12

Congratulations! You have made great strides towards protecting your family in the event something happens to you. There is a good chance your family will be able to grieve without the burden of struggling to meet final expenses. Along with protecting your family, it is a good idea to consider future earning potential. Purchasing additional coverage later in life can be difficult and/or expensive. Consider purchasing additional insurance now. Whether you're just starting to think about your legacy or building one, you can call your local independent agent to help you plan for the future.

