

# PERSONAL INSURANCE STRATEGIES – OVERVIEW

## LIFE STAGES

### STARTING OUT

**CIRCUMSTANCES:** Young children, self-sufficient parents  
Moderate income  
Short- and long-term debt  
Beginning asset accumulation

**CONCERNS:** What happens if I become disabled or die?

**STRATEGIES:** 1 2

### BUILDING WEALTH

**CIRCUMSTANCES:** Older children, aging parents  
Entering peak earning years  
Decreasing debt  
Increasing assets

**CONCERNS:** How do I maximize my investments and eliminate debt?

**STRATEGIES:** 1 2 3 4

### PRE-RETIREMENT

**CIRCUMSTANCES:** Children generally self-sufficient, parents may require care  
Peak earning years, may decline  
Debt being reduced  
Peak asset accumulation

**CONCERNS:** How do I maximize wealth, plan for retirement and protect my family?

**STRATEGIES:** 1 2 3 5 6 7 9

### RETIREMENT

**CIRCUMSTANCES:** Reduced family obligations  
Assets being used for living  
Debt being reduced

**CONCERNS:** How do I maximize my quality of life and make sure the value of my estate passes to my heirs?

**STRATEGIES:** 1 2 3 5 7 8 9

## PERSONAL STRATEGIES

- 1 Income Protection:**  
Provides sufficient income to your loved ones in the event of your death.
- 2 Living Benefits:**  
Protects your family's financial well-being against serious illness or disability. Makes sure you can afford the best quality care.
- 3 Income and Estate Preservation:**  
Enables your family to inherit your assets not your tax liability and other expenses at your death.
- 4 Tax-Advantaged Investing:**  
Uses universal or whole life insurance to give your investments preferred tax treatment.
- 5 Family Wealth Transfer:**  
Funds your estate plan to pass inheritance to your children and your grandchildren, tax-free.
- 6 Insured Retirement Plans:**  
Leverages the cash value of your insurance policy for retirement income while maintaining your life insurance coverage.
- 7 Segregated Funds:**  
Protects you from market volatility and may also protect these assets from creditors.
- 8 Insured Annuity:**  
Increases and guarantees the income stream, while maintaining your principal.
- 9 Charitable Giving:**  
Reduces your taxable income now or at death, while leaving a lasting legacy.

