

# LIFE INSURANCE ISN'T FOR THE PEOPLE WHO DIE. IT'S FOR THE PEOPLE WHO LIVE.

The Reymore Chevrolet dealership had been run by three generations of the House family. Brian House was just 28 when his father's sudden death from a heart attack left him in charge of the company.

Brian, his sister Cheryl and his mom Nancy were grief stricken. Brian's dad had understood that life insurance would help take care of his family and the car dealership in the event of his death. Life insurance was there to provide for his wife's financial future and ensured a smooth transition as Brian assumed the day-to-day running of the business. Today, Reymore Chevrolet is thriving. Brian is vice president, his sister is top salesperson and their mom works in the dealership as president.

Brian's story proves the value and importance of life insurance. So talk to a life insurance agent or other financial advisor and find out about creating a plan that takes care of the people you love and the things you care about. *Because, without insurance, a financial plan is just a savings and investment program that dies with you.*



LIFE AND HEALTH INSURANCE FOUNDATION FOR EDUCATION  
A NONPROFIT ORGANIZATION

1 888-LIFE-777 [www.life-line.org](http://www.life-line.org)

Brian House



# Retirement Planning

## *More Than Just Saving And Investing*

**M**ention “retirement planning” and most people think about their 401(k)s, IRAs or mutual funds. Keep saving, invest those savings wisely, get to age 65 and voila! You’re set for retirement.

Maybe. But what if things don’t work out exactly the way you planned? “What if you die prematurely or become disabled? What will happen to those people in your life, especially your spouse, who may be depending on your retirement savings to help support them well into old age?” says Allan Hancock, CLU, ChFC, AEP, chief executive officer of the Hancock Group in Altoona, Pa. “A retirement plan without insurance is just a savings and investment program that dies or becomes disabled when you do.”

Below are four ways insurance can help you meet important retirement planning objectives:

### **Prevent Your Retirement Plans From Dying When You Do**

If you die before retirement, your survivors would miss out on both your salary for living expenses and the money you were setting aside for the future. “People who die prematurely haven’t had as much time to put together an investment program that can really pay off,” Hancock says. “If you have sufficient life insurance, it can help pay your family’s expenses and may still be there for your spouse’s retirement.”



### **Protect Your Ability To Save For Retirement**

If you become too sick or injured to work, disability income insurance can help you meet daily living expenses — and more. “In addition to helping you stay self-reliant, disability income insurance can allow you to keep making regular deposits into your retirement savings account,” says Hancock.

### **Supplement Your Retirement Income**

Suppose your circumstances change and you no longer have anyone who would need the proceeds of a death benefit. With a permanent life insurance contract, you have the flexibility to surrender the policy and supplement your retirement income with the funds that have accumulated in the policy’s cash value account.

### **Preserve Your Estate Assets For Your Survivors**

If you’ve accumulated a large estate, life insurance can help foot the estate tax bill from Uncle Sam, preserving assets for your heirs. Or, if your estate is more modest, life insurance can provide a legacy for your children and grandchildren even if you use up most of your assets during your retirement years.



**For more information, contact an insurance or financial advisor, visit LIFE’s Web site at [www.life-line.org](http://www.life-line.org), or call 888-LIFE-777 for a free Consumer’s Guide to Insurance.**