

HELPING CLIENTS FILL IN THE BIGGER FINANCIAL PICTURE

HOW LIFE INSURANCE CAN HELP YOUR CLIENTS WITH THEIR FINANCIAL GOALS

Only **49%**

of those without life insurance say they would be financially secure if a primary wage earner were to pass away.¹

FINANCIAL REASSURANCE

Life insurance can help protect a client's loved ones from the many uncertainties in life and help them prepare for just about any eventuality. They'll sleep a little easier at night knowing they have a policy in place that will be there to help loved ones when they're gone.

PERSONAL ACCUMULATION

Creating a personal plan using cash-value life insurance can provide tax-free² access to the cash value of a policy at any time for things like a major purchase, a vacation fund, or an emergency fund for life's unexpected costs.³

¹ 2023 Insurance Barometer Study, LIMRA, 2023

² Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.

³ As long as sufficient cash value has been accumulated

⁴ "2021 NFDA General Price List Study," National Funeral Directors Association, November 4, 2021

Life insurance can be an important piece in planning a solid financial foundation that will last a lifetime. And while none of us can predict the future, we can help clients prepare for it.

No matter what their reason for wanting more certainty in life, your clients can trust a Transamerica agent to help protect their financial futures with a variety of cost-effective life insurance solutions, customized to fit their needs and budget through every stage of life.

RETIRE DEBT

Many types of debt such as joint mortgages and other shared loans will become a spouse's responsibility upon the insured's death. Life insurance can be used to create liquidity to help pay off outstanding debt.

END-OF-LIFE EXPENSES

Funeral costs can vary widely across the country but typically average almost \$8,000.⁴ There may also be other unplanned end-of-life costs, including monuments, markers, flowers, leftover medical and long term care bills, and more. Life insurance can help reduce all those additional expenses and heartache for loved ones.



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