

Protection for a Lifetime

Determining your life insurance needs

1

Stage One: Protect

(ages 25-40)

If you and your spouse work, you still need insurance to supplement the potential loss of an income if one of you passes away. Consider insurance for a stay-at-home parent to cover childcare expenses if the non-working spouse dies. You might also think about using life insurance as a long-term savings tool to help meet future financial needs.



3

Stage Three: Supplement

(ages 55-65)

Think about your retirement. Do you and/or your spouse have enough money to retire comfortably? While still considering death protection for your family, you may also want to set aside money for your grandchildren's education and plan for potential long-term care needs.



2

Stage Two: Re-evaluate

(ages 40-55)

Adjust your life insurance policy and your coverage to meet your current needs. If you are earning more than when you first purchased insurance, more income would need to be replaced to meet your family's future expenses, especially college. You also need to start thinking about how much you will need to save for retirement.



4

Stage Four: Conserve

(ages 65 and over)

You have worked hard over the years to build an estate and you should preserve it for your family with an estate plan. Life insurance can provide cash for your heirs to help pay estate taxes, thus preserving other assets.



The great mystery of life is the length of it. Each of us hopes to live a long, normal life. But since you can't predict the future, you need to guarantee that your dependents will have the financial means necessary to maintain their standard of living after you are gone. One way to accomplish this goal is to purchase life insurance.

Call Today

For help in analyzing your life insurance needs, you'll need to consult an expert for guidance. Your Lincoln Investment financial advisor has the experience, skills and resources to help you find the best coverage for your unique situation.



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