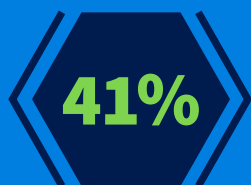




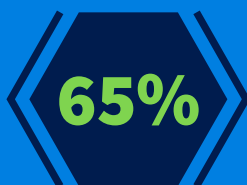
IS IT TIME FOR A REVIEW OF YOUR *Family's Life Insurance Coverage?*

Life insurance can help protect your loved ones from the financial impact of your premature death. Life changes quickly, why not review your life insurance to make sure it's keeping up?

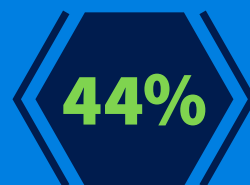
ODDS ARE, YOU HAVE A COVERAGE GAP



of Americans say they need life insurance – or more of it¹



of people agree that having life insurance is a key part of taking care of their loved ones financially²



of Americans say their families would face financial hardship within 6 months if a wage earner died unexpectedly¹



HOW MUCH MAY BE ENOUGH?

Start with Replacement Wages to Retirement Age	\$ _____ x ____ Years
+ Outstanding Debts	\$
+ Final Expenses	\$
+ College Tuition and Educational Expenses	\$
+ Dependent Care (Children and Elderly Parents)	\$
- Existing Life Insurance Policies	\$
- Cash, Savings, Other Assets	\$
= Total Life Insurance Need	\$



IS YOUR POLICY UP-TO-DATE?

A review of your family's life insurance coverage can help provide you with a peace of mind that your current needs are covered.

- ☐ Did you get married or divorced?
- ☐ Did you have a child?
- ☐ Did you start a new business or a new job?
- ☐ Did you purchase a new home?
- ☐ Did you start saving for education?
- ☐ Did you increase your household debt?
- ☐ Did you become a grandparent?

Contact me for your life insurance checkup today

Bill Sessums, Jr., CLU, RHU
Chartered Financial Consultant
Direct: Call or Text 281-701-3134

¹Source: 2022 Insurance Barometer Study, LIMRA. ²Source: 2019 Insure Your Love Consumer Survey, Life Happens.

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