



"Build & maintain YOUR TREASURE CHEST with us!"

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Life at Retirement...¹

Some people think life really *begins* at Retirement. With cares of work and raising a family behind, they finally start pursuing their dreams. Usually, their life insurance plan is *not* foremost on their minds. After all, who needs life insurance after age fifty-five?

If you're approaching 55, or plan to, consider the following:

1. At your death, what income will be required to maintain your spouse's living standard?
2. Will you have any relative(s) dependent upon you for support beyond your age 55?
3. Is your total estate greater than \$1,500,000^{*}, the benchmark for Federal estate taxes? Would your heirs have to sell off assets, perhaps at a loss, to pay them?
4. At retirement, are you electing a smaller initial pension benefit so that benefits will continue to your spouse after you die?
5. Want to reduce your taxable estate and leave something to charity without taking away from your heirs?
6. Would you like your business to continue, intact and debt-free, for the future of your children or employees?

If you answered "yes" to any of the above, you probably have some need for life insurance coverage after age 55. Maybe your policy will be paid up by then. But maybe, like many of us, you're just now considering these questions. If you're in this

^{*} The applicable exclusion amount is \$1,500,000, scheduled to increase gradually until 2009. In 2010, the estate tax is scheduled to disappear, but in 2011 it will reappear - with a \$1,000,000 exclusion amount.



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group, relax. With today's variety of life insurance products, a policy can be tailored for the protection you need at a price that is still far less expensive than the alternative.

And now, there's even life insurance available that you don't have to die to use!!!!

Consider this:

- Every 29 seconds someone suffers a coronary event;
- Every 45 seconds someone suffers a stroke;
- Men have a 1 in 2 risk of developing cancer during their lifetime – women, a 1 in 3 risk;
- 60% of Americans who reach 65 may later need some sort of long term care;
- An extreme illness can cost well over \$100,000.00 in out-of-pocket expenses.

Wouldn't it be great if you had something in your Financial Treasure Chest to cover Life Events After Retirement?

¹Dunndean Publications, Lutz Gazette, October 2007