

# DO I NEED LIFE INSURANCE?

If anyone is depending on your income or if you have obligations (debt, mortgage, etc.) that would fall to someone else to handle if you were to die, then the answer is, "Yes."

Life insurance acts as a substitute for income. Have you ever calculated how much you'll earn in your lifetime? Typically, over the course of your working years, the answer is usually "a fortune." The potential risk of losing that earning power – earnings you'll need to fund your family's biggest goals like buying a home, paying for your kids' education, reducing debt, saving for retirement, etc. – especially at the early or mid-point of those years, is what makes life insurance a necessity for most people.

## GROUP INSURANCE THROUGH YOUR JOB MAY NOT BE ENOUGH

Many employers carry a group life insurance policy for their employees. If that's the case for you, is it really necessary to own an individual policy?

Group insurance can play a role in protecting your family, financially, but it's only a small part of that protection. Group insurance typically only covers one to two years' salary, is owned by your employer and usually only covers you while you remain employed. If you leave that job or get laid off, your employer-sponsored coverage ends. With a Primerica term life insurance policy, you're covered until age 95 and your policy remains in effect as long as you keep your premiums current.

## AUTO & HOME INSURANCE

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