

Show your love by gifting life insurance this Valentine's Day.



Love is in the air, and so is life insurance. Wait, life insurance? As you look for that special gift for that special someone this Valentine's Day, think outside the chocolate box. What's a gift that gets to the heart of your feelings and has a longer shelf life? That shows you want to be there for your family today, tomorrow, and in the future? That's guaranteed to fit and show true, genuine thought? Life insurance.

It may sound untraditional, but when have you been afraid to break the mold? Whole life and term life policies are a unique and thoughtful option. Protection starts today (so there's no waiting for delivery) and it lasts for years. Curious about more reasons gifting a life insurance policy shows how much you care? Read on.

- **It protects their financial future.** What better way to show you care than providing for your family in the unexpected event of your passing? A life insurance policy would provide income and help them continue the lifestyle they're used to while adjusting to their loss. It also gives you the ability to directly pass your wealth to the beneficiaries of your choosing: an ultimate act of love.
- **It reduces worry over debt.** Throughout your lifetime, you can accumulate debt from life events, like paying for college tuition or buying a house. Instead of worrying about passing this debt on to your family, life insurance can provide coverage and peace of mind knowing your family is financially protected.
- **It sets up your children for success.** Looking for a gift for little ones? They may not understand life insurance now, but they'll thank you for it later. Not only does life insurance provide a head start on their insurance coverage, but it will lock in a lower rate for them the younger they are and add a promising boost to their financial futures.

- **It weathers hard times.** Tough times can come at any time and be difficult to bounce back from. If your family was under financial stress today, you could pull funds from payments you've made on your life insurance plan. Because it's an interest-free loan with no time frame to be paid back, you could use funds to help your family now, then work on putting money back into your plan.
- **It's something you can do for yourself.** Show yourself some love this Valentine's Day, too. Self-care can take the form of a spa day, a carryout meal, and even life insurance coverage. Planning for your future is an empowering thing to do for yourself. And, it's more affordable than you may think.

Skip the checkout lines and consider gifting with life insurance this Valentine's Day. With policy options and a calculator to help you estimate coverage, you can easily personalize it to your needs. Talk to one of our local, independent agents to get started.