

Family Finances

Protecting Your Family's Future

(NAPSA)—Protecting your family's future does not have to happen at the expense of the family budget.

If you are looking for affordable protection, you may want to learn more about different types of life insurance.

Term life insurance, for example, provides a specific benefit for a specific period of time—making it more affordable to provide the money your family needs to preserve its way of life.

Do I Need Life Insurance?

Here are five common questions heard by the experts at Mutual of Omaha about the need for life insurance.

1. Why is life insurance important? Life insurance is the best way to protect your family against financial hardship caused by your death.

2. I have life insurance through work. Isn't that enough? No, it probably isn't. Employer coverage is typically limited to one year's salary and chances are great that it's not enough. How long could your family live on one year of your salary?

3. What does it mean to be prepared if the primary wage earner dies? "Being prepared" means your family has the money to take care of funeral expenses, monthly bills, house payments, etc., if you die. Do you have a plan in place to provide a decent standard of living for your family?

4. Is it expensive? There are various types of life insurance, all



Term life insurance can be an affordable way to give your family peace of mind.

of which can be affordable depending on your needs. The first step is to ask an insurance representative for a no-obligation quote. Many people who need more insurance think they can't afford the premium despite the fact that they could buy term insurance for a modest sum.

5. I see the need for life insurance, but where do I begin? Talk to an insurance representative about how much coverage it will take to meet the needs of your family in the event of your untimely death. Your insurance representative can help you analyze your needs, assess several factors regarding your family situation and help you arrive at a benefit amount that will work.

Term life insurance can be an affordable way to give your family peace of mind and protect its future.

For more information, visit www.mutualofomaha.com.