

Your Financial Future

Versatile Life Insurance Protection

(NAPSA)—For anyone raising a family, one of the most important challenges is protecting their financial future while meeting daily demands on the budget. It's a balancing act—taking care of your family's needs today while not neglecting your family's financial security.

Fortunately, there are now some innovative and flexible life insurance products that can help.

The main purpose of life insurance is to provide financial security for your family, explains Mutual of Omaha's Andy Hutchison.

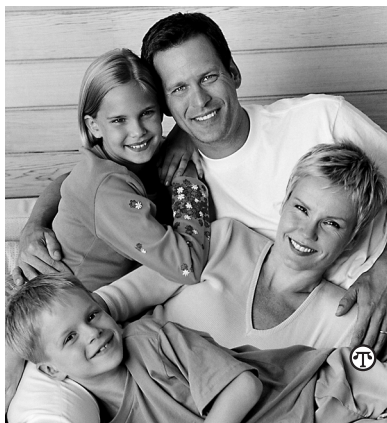
"Life insurance helps make sure that when you die, your family will have the financial resources it needs to maintain its standard of living. It can ensure a secure financial future for your spouse, children, an elderly parent or other dependents," he said.

Life insurance can also be used to meet a variety of long-term financial-planning goals, Hutchison added, such as providing education funds for your children or funds for your own retirement. Depending on the type of life insurance you purchase, it can also provide tax advantages and liquidity for your estate, protect your business, accumulate cash values and offer loan privileges.

Cash Values

Cash value represents a form of savings within some types of permanent life insurance policies. This cash value accumulates over time since a portion of the premium payment is allocated to this feature. The cash value can then be accessed in the future based on the loan or other withdrawal provisions outlined in the policy.

Access to cash values can be extremely useful. You can use the



Life insurance can be an affordable, versatile way to protect your family's future while providing options, such as cash values and loan privileges, to help you achieve your financial goals.

tax-deferred growth of cash values in the policy to help save for retirement. Then, during retirement, you can access those funds through policy loans to provide an ongoing source of additional income.

Also, you can use the cash values from those policies to fulfill other needs, including funding education, protecting and accelerating mortgage payments, supplementing income, paying for long-term care or for donating charitable gifts.

"Life insurance may be the safe money solution many people are looking for today," Hutchison said. "It's definitely worth exploring."

To see how life insurance can provide long-term financial security for your family and how the cash values provided by certain plans can help with some of your family's more immediate financial needs, visit www.mutualofomaha.com.