

# Family Finances

## Protect Your Family Without Busting Your Budget

(NAPSA)—You've worked hard to provide a comfortable home and lifestyle for your family. Of course you want to protect them. If something happens to you, you want to know that your family will be taken care of. You want that peace of mind. You want life insurance.

And term life insurance can be one of the most economical ways to protect your family, according to Brent Bench, a Mutual of Omaha product manager.

Term life insurance generally does one simple thing, said Bench. It provides a specific benefit for a specific period of time. It can simply and affordably provide the money your family needs to preserve their way of life.

### Do I Need Life Insurance?

Following are five common questions heard by Mutual of Omaha about the need for life insurance. (Statistics are from Facts of Life, LIMRA, 2006.)

**1. Why is life insurance important?** Life insurance is the best way to protect against financial hardship caused by the death of the primary wage earner.

**2. I have life insurance with my employer. Isn't that enough?** No, it probably isn't enough. Employer coverage is typically limited to one year's salary and chances are great that it's not enough. Among those who already own some life insurance, 40 percent believe they don't have enough.

**3. What does it mean to be prepared if the primary wage earner dies?** "Being prepared" means a family has the money to take care of funeral expenses, monthly bills, etc., if the wage earner dies. About one-fourth of primary wage earners feel they do not have a plan in place to provide



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a decent standard of living for their family if they die tomorrow.

**4. I don't think I have enough money to buy life insurance. Is it expensive?** There are various types of life insurance, all of which can be affordable depending on your needs. The first step is to ask an insurance representative for a no-obligation quote. About three-fourths of those who need more insurance think they can't afford the premium despite the fact that many are only in their mid-30s and could buy term insurance for a modest sum.

**5. I see the need for life insurance, but where do I begin?** Simple—just talk to an insurance representative. Almost one-third of all consumers would like to discuss life insurance with a financial professional.

Term life insurance can be an affordable way to give your family one of the greatest gifts possible—the peace of mind knowing that if something should happen to you, the money will be there...to protect your family's home, your family's way of life, your family's future.

For more information, visit [www.mutualofomaha.com](http://www.mutualofomaha.com).