

Help Protect Your Financial Future With Life Insurance

(NAPSA)—Uncertainty about their family's financial future, the markets and personal security is driving some consumers to more conservative life insurance products with guarantees. These products may provide consumers with lifetime protection plus "living" benefits.

"Consumers should look for universal life insurance products designed to provide low-cost, permanent life insurance with a guaranteed death benefit," said Peter Golato with Nationwide Financial Services, Inc. (NYSE:NFS). "They need to make sure the product guarantees the policy will be there when they—or their beneficiary—needs it, as long as the regularly scheduled no-lapse premium is paid."

Features & Benefits

Also known as no-lapse guarantee universal life insurance, these products often offer several differentiators that help make them unique, such as a long-term care rider—available at an additional cost—and an automated premium monitor.

Uninsured long-term care (LTC) expenses can wreak havoc on a consumer's financial security.

"According to a U.S. Congressional Budget Office report in April 2005, the average annual cost for a private room in a nursing home was nearly \$70,000! It could be more today. No wonder consumers are concerned. An LTC rider can



Some life insurance provides guaranteed death benefits.

provide the policyholder with an accelerated death benefit to use for long-term care," Golato said.

Another feature to look for is an automated premium monitor program that can help protect the client from inadvertently lapsing a policy and creating financial distress.

"Consumers should live life to the fullest without worrying about their life insurance plan and what may happen after they're gone," Golato said.

Insurance companies may have varying restrictions and requirements, and guarantees are based on the claims-paying ability of the insurance company, so seek guidance from a trusted insurance agent or investment professional. For more information, visit www.nationwide.com.