



# September is Life Insurance Awareness Month

**Please take a moment to answer the following questions:**

**YES**

**NO**

1) When you took out your current term life policy, the rate was guaranteed to be level for a set number of years. Is that time length long enough for your current needs?

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2) Do you feel your current level of coverage is appropriate? New children, college planning, home purchase, or mortgage refinancing may require additional coverage to fully protect your family. Subsequently, if children have "left the house", you may not require as much coverage.

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3) If you own a business, are there enough liquid assets to maintain your company during a transition period in the event of your death?

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4) If your spouse died prematurely, could you maintain your current lifestyle without their income?

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5) If you or your spouse died, would there be money to continue/provide for your children's education?

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6) If you or your spouse died, would there be enough money accumulated in your 401K or pension for your survivor's retirement?

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*If you answered NO to any of these questions, your life insurance program should be reviewed to make sure it will do what you need it to do.*

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