

# IT'S YOUR LIFE

## Stability in an Unstable World

As a business owner in this time of economic uncertainty, the last thing you may be thinking about is life insurance. You hear about it frequently, and people may say you should have it, but is that really true? What benefits can come from having life insurance, and how can it help offer peace of mind for you and your business?

Life insurance is a versatile tool that can be used in a variety of ways to help meet both personal and business planning needs. You may want the security a life insurance death benefit can help provide, or the access to its cash value during challenging times. It also may offer meaningful guarantees and cash value potential that can help prepare you for the possibility of market volatility.

If you're thinking about buying life insurance coverage, you'll likely want to know how much the premium will cost. Life insurance premiums may be based on many factors, and the price of your policy will be determined by your unique situation. Although these variables can differ quite a bit by policy, there are a few common ones. The cost of life insurance coverage is generally based on age, health, and lifestyle, and may vary significantly from one individual to the next. It will also vary depending on the size and type of policy.

Life insurance policy benefits may be used for a variety of purposes for both personal and business uses, including providing survivor income, paying estate taxes and final expenses, estate equalization, funding buy-sell agreements, helping to protect and retain key employees, and lifetime access to the cash value of the policy, if any, when you need them.

Take a moment to consider how life insurance could help lead to a more stable, positive outcome for you should you need it. Consider your options, and reach out to your local [marketing representative](#) for more information on what benefits a life insurance policy could bring to you, your family, and your business.

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