



Our life in 20 years: a paid house, an empty nest, and retired. Now, how do we protect the family until then—without paying too much?

We don't want to spend too much but know we need to do something.

We're feeling the crunch.

We're in our 40s and have twenty years left on our mortgage and at least fourteen years before our youngest is out of college. After that, we're looking ahead to retirement.

But we worry about our family if one of us weren't around. How would they be taken care of? We know we should talk to someone about life insurance but we're concerned about spending too much, especially today.

We've heard that term insurance might be the way to go. Our agent suggested a 20-year term policy, to match the time we have left until retirement on the mortgage.

We saved money by putting everyone on the same policy, even the kids. She also told us that all of us had the option to convert to a permanent life insurance policy that provides a death benefit and builds cash value. And we can do it even if our health declines.

We found that we could buy more life insurance than we thought. We maximized the amount of insurance we bought with the money we had to spend. The family is protected and we're covered right into retirement age.

We feel good about that!

Talk to me, I can show you how.

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