

Get the straight story before you shop for life insurance.

These 10 simple tips can help you.



MetLife

No one can know the future. But consumers can do their best to make it all they want it to be for their families when they get the Straight Story on Life Insurance. These 10 Simple Tips are sensible and provide straight answers to frequent questions about life insurance. So no matter where you end up buying, you'll make the best decision for your needs.

1 IF YOU HAVE DEPENDENTS—YOU NEED IT.

If you have children or people who depend on the money you earn, you need life insurance. Its primary purpose is to provide for loved ones with lost income in the event of premature death. Life insurance helps those you care about keep on living as they would if you were still earning a paycheck.

2 LIFE INSURANCE CAN REPLACE YOUR PAYCHECK IF YOU AREN'T THERE TO EARN IT.

60% of annual income times years to retirement gives you a reasonable estimate of the amount of life insurance to buy. It takes your salary, assumes some normal raises over time, and adds the value of your employee benefits, like healthcare. Then it subtracts the effect of taxes, and what it costs your family to have you around.

3 SOME LIFE INSURANCE IS BETTER THAN NO LIFE INSURANCE.

Some life insurance is better than no life insurance. A good starting place is coverage that equals outstanding debt (including mortgage, car payments and student loans) plus 5 years of annual salary.

4 LIFE INSURANCE IS OFTEN LESS EXPENSIVE THAN YOU THINK.

Many people think life insurance is much more expensive than it is. In fact, many people can get term coverage from a quality company for a surprisingly low price. A healthy 35-year old can pay as little as \$30 a month for \$500K of coverage. Life insurance does get more expensive as you get older. It makes sense to buy as much as you need while you're young and healthy.¹

5 LIFE INSURANCE IS A SMART FINANCIAL MOVE.

For many paying about 1% of annual salary for the annual cost of term life insurance is a pretty good deal for the protection provided.

6 MAKE SURE YOU KNOW HOW MUCH LIFE INSURANCE YOU GET AT WORK.

Many people assume they have more coverage at work than they really do. We recommend that people look carefully at the amount of coverage they get, then if necessary, buy additional life insurance, either through their benefits plans at work or on their own, to make sure they have the right amount of coverage for their unique needs.

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¹ Rates in this example use MetLife's 10-year Guaranteed Level Term for a 35-year old male, non-smoker, standard plus (our second best) health rating. This example is for illustrative purposes only. Rates will vary depending on gender, age, health, and underwriting class.

7 LIFE INSURANCE NEEDS CHANGE OVER TIME.

Life insurance needs change over time, because of things like new family members, a new job, a move, or even a raise at work. Review your protection every year during the benefits enrollment period at work or when you receive your Social Security statement in the mail.

8 TERM INSURANCE IS AN EASY, AND COST-EFFECTIVE, WAY TO GET STARTED.

Term life insurance offers more coverage for less money. It is an easy and cost-effective way to get protection in the short run. Because term insurance runs out at the end of the term, use it to protect needs that you can anticipate—like paying off a mortgage or funding college for your children.

9 THE FINANCIAL STRENGTH AND REPUTATION OF THE COMPANY YOU BUY IT FROM MATTERS.

When choosing a life insurance company, the financial strength and reputation of the company you select is the key consideration, to ensure guarantees² are kept. Ask around, and do some research before you buy. (Publicly-traded life insurance companies are required to report on their financial condition 4 times a year.)

10 THERE IS NO SUBSTITUTE FOR GOOD ADVICE.

The more you know about life insurance basics, the more control you have over deciding what's right for you. Do your research and talk to a trained financial professional. Taking action to protect your family with the right amount of life insurance coverage is an important part of your lifetime financial plan.

Many people like you recognize the need for life insurance, but don't move forward because they don't feel they have a reliable, unpressured place to start. Start here.

Ready to learn more? Contact me for more information.

² Guarantees apply to certain life insurance products or optional riders (not securities, variable or investment advisory products) and are subject to product terms, exclusions and limitations and the insurer's issuing claims-paying ability and financial strength.

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