Live for now. Plan for then.

Every day, you provide for the ones you love. You make sure they’re happy and secure, with thoughtful touches to let them know you care. Life insurance lets you plan for the future and continue to show your love even after you’re gone.

No matter where you are in life

Life insurance is an important purchase. When you die, your life insurance policy will pay cash to the person(s) you name as “beneficiary,” to help them cope with the loss of your income. It provides important protection for your loved ones no matter what stage of life you’re in.

- **Singles.** Even if you don’t have dependents, your parents, siblings, or estate could end up shouldering your debts as well as your funeral costs.
- **Young families.** You have your own obligations, plus the well-being of your spouse and children, including home payments, college savings, and more.
- **Empty nesters.** Your children may be on their own, but your spouse will need help, especially with paying the mortgage and financing retirement.

You may also need insurance to assist a disabled adult child, help pay for your grandchildren’s education, build a secure retirement fund for your spouse/partner, or leave a legacy for your loved ones or a favorite charity. When receiving life insurance benefits, your beneficiaries may choose from several convenient benefit payment options.

More protection for you

*BeneficiaryConnect™* services provide assistance to your loved ones from a grief counselor or a lawyer should you pass away. You may also receive services if you develop a terminal illness.

**Travel assistance**

Your insurance comes with *TravelConnect™* services such as travel planning and free emergency medical help whenever you travel more than 100 miles from home for business or pleasure.

This is not a full summary of benefits. Contact your employee benefits department for a complete list of plan exclusions and limitations.
How much life insurance do you need?

Compare your beneficiaries’ assets and expenses to estimate how much insurance you might want to buy. Insurance may be needed to help pay expenses for several years.

Here are some issues to consider when you decide how much life insurance to buy.

**Expenses**

- **Regular expenses.** Estimate what your loved ones will need to spend for food, clothing, and other recurring expenses.
- **Debts.** Consider how rapidly your loved ones will want to pay down debt, including credit cards, car loans, or home loans.
- **Education expenses.** Think about the cost of educating your children.
- **Final expenses.** Estimate what may be needed to pay for a funeral.

**Resources**

- **Savings.** Your loved ones may have some savings.
- **Earnings.** Your spouse/partner may be employed.
- **Other insurance.** You may have some life insurance from another source.

**Protect the ones you love**

Your employer makes it possible for you to protect your loved ones now by offering you term life insurance from Lincoln Financial Group. There are some advantages to buying insurance that’s offered to an employee group.

- **Cost.** This coverage is offered at group rates, which are often less expensive than rates for individual policies.
- **Convenience.** Payroll deduction is simple and easy.
- **Confidence.** You can choose the right coverage at work.

Provide an essential benefit for your loved ones with term life insurance from Lincoln Financial.