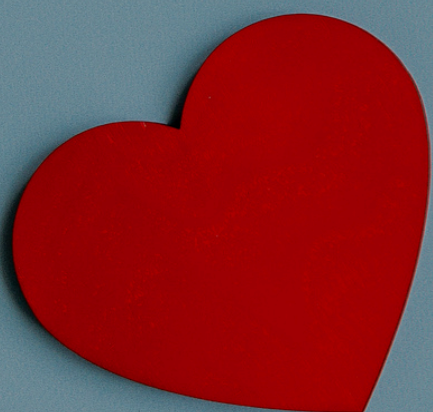


A PARENT'S GUIDE TO



TERM LIFE INSURANCE



WHAT TO LOOK FOR AND EXPECT



Why Consider Term Life Insurance?

Being a new parent is extremely stressful and exhausting. Adding another stressor by trying to figure out life insurance can feel like too much, so it's often shoved at the bottom of the list until something drastic happens. However, life insurance doesn't have to make things harder for you – it's supposed to help ease your burdens!

The right coverage depends on what your situation looks like because contrary to popular belief, there is no universal number for



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What Should You Think About with Life Insurance?

There are many things to think about: Replacing a parent's income, funeral or cremation costs, paying for a mortgage in some capacity, childcare costs, education goals, etc. All of these can be covered by life insurance, but not all of them are needed. Listed below are some other things to think about when getting a term insurance plan:

- ✓ Income and future earning potential
- ✓ Your financial responsibilities
- ✓ Family structure and dependents
- ✓ Long-term personal goals
- ✓ Transportation to school or elsewhere
- ✓ Health issues that keep one parent home
- ✓ You're a stay-at-home parent



WHAT TO DO NEXT



Every situation is different, so there's no one-size-fits-all plan that will maximize your value and protect your company's legacy. It needs to be built with a financial consultant who understands what's important to you and how to best ensure it. If that's what you're looking for, we at Crossroads Insurance are here to help.

To talk to one of our specialists, you just have to use this link or call the number below to schedule a meeting.



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