



# LIFE INSURANCE NEEDS PLANNER

When it comes to your family's financial security, the best plan is the one you create yourself. This planner is designed to help you begin this important process.



# Ask yourself these questions:

## 1 If you died tomorrow, would the people who depend on you be fully protected?

The answer for most people is “no.” With the proper amount of coverage, you can rest easy knowing the funds will be there for your loved ones providing them the financial security that will give them peace of mind.

## 2 What would happen if funds were NOT available for all of your final expenses?

In addition to emotional hardships, an untimely death can bring many financial hardships, including:

- ▶ Funeral and burial expenses
- ▶ Outstanding bills
- ▶ Credit card debt
- ▶ Installment loans
- ▶ Rent payments, cash needs, etc.

## 3 Without insurance, how will your family meet these obligations?

- ▶ Take on a second job?
- ▶ Borrow from friends or family?
- ▶ Deplete savings?
- ▶ Bank loan?

## 4 Do you desire financial security for the people you love today?

- ▶ Do you love your children?
- ▶ Do you love your spouse or significant other?
- ▶ Do you desire financial peace of mind today?

## Life insurance provides cash for your loved ones when it's needed most.

No one wants to cause financial hardship to their loved ones. Providing financial security for them is one of the most powerful ways to express your love.



## Personal Needs Analysis

<b>FUNERAL AND BURIAL EXPENSES:</b>	\$
Debts:	\$
- Outstanding Bills: _____	
- Credit Card Debt: _____	
- Installment Loans: _____	
Other Needs:	\$
<b>Total Final Expenses:</b>	\$
Less: Present Insurance: —	\$
Additional Insurance Needed:	\$
<b>Amount you would be able to set aside, on a monthly basis, to meet this need.</b>	\$

## Life Protection Proposal

### DEATH BENEFITS

Payable in the event of the insured's death due to natural causes:

<input type="checkbox"/> <b>Permanent Protection:</b>	\$
Policy Type: _____	
<input type="checkbox"/> <b>Term Protection:</b>	\$
Policy/Rider Type: _____	
<b>Total Death Benefit:</b>	\$

### OPTIONAL BENEFITS

Other benefits included or available with select plans:

<input type="checkbox"/> <b>Child Term Rider:</b>	\$
Insurance on Children:	\$

### LIVING BENEFITS

Guaranteed cash values available during the insured's lifetime:

End of 20 years:	\$
Age 65:	\$
<b>Total Premium:</b>	\$
per _____	
(payment frequency)	

When it comes to your family's financial security, the best plan is the one you create yourself. Will you have adequate coverage?

## Did you know...

Many U.S. families are not prepared for an untimely death:

- ▶ 6 million households (ten percent of families with children under 18) have no life insurance or term life insurance protection.
- ▶ 22% of families with dependent children admit they would have immediate trouble meeting everyday living expenses.
- ▶ Another 26 percent say that if a primary wage earner dies, they'll only be able to cover expenses for a few months.

Source: LIMRA International

## By the way...

Do you have adequate coverage for your property?

Date:
Proposed for:
Agent:
Phone:
Address:

## POLICY BENEFITS:

Face amount payable at the death of insured for natural death.

### **ACCIDENTAL DEATH:**

AD provides a benefit for Accidental Death equal to the natural death benefit.

### **WAIVER OF PREMIUM:**

WP Coverage provides the Waiver of Premium if the insured becomes totally disabled.

### **CHILDREN RIDER:**

Children are covered until age 25 with Guaranteed Issue equal to the amount of term insurance at maturity date regardless of health.

This is a brief description of coverage. For further details, including any reductions or limitations and the terms under which the policy will remain in force, please read your policy carefully. The policy is the contract, and its terms and conditions will prevail.

Policies underwritten by Delta Life Insurance Company, 4370 Peachtree Rd., NE, Atlanta, GA. Rates subject to change on a class basis. Application to determine eligibility required.

The core values for Delta Life Insurance Company and Delta Fire and Casualty Insurance Companies include high ethics, moral rightness, and a personal relationship where our word is our bond. These values are what will keep Delta Life Insurance Company fulfilling the insurance needs of our policyholders for generations to come.

## FEATURES:

### **PERMANENT PROTECTION**

Whole Life protection plan with premiums that do not increase with age.

### **GUARANTEED VALUES**

Builds cash/loan value for future use in the event of an emergency.

### **LEVEL PREMIUM**

Offers a lifetime of protection at a fixed rate.



## **DELTA LIFE INSURANCE COMPANY**

4370 Peachtree Rd NE Atlanta, Georgia 30319

Tel 404.231.2111

[getcovered@delta-life.com](mailto:getcovered@delta-life.com)

[delta-life.com](http://delta-life.com)

