



“Do I have to get a physical?”

## Carol

Carol has avoided thinking about life insurance except around yearly benefit time at work, but after her dad died last year and she saw the enormous burden it put on her and brothers, the last thing she wants her children to worry about is where the money will come from to bury her. Now that her retirement is getting closer, she feels the pinch to get this taken care of soon. She also doesn't have a lot left over after taking care of utilities, groceries, and other essentials, so she has to figure out what policy she can afford. She has a lot of questions, and doesn't want to waste her time listening to someone's sales pitch.

### Goals

- + Her retirement is just around the corner and along with it, losing her employer-sponsored life insurance
- + Can I afford a policy so my kids won't have to come up with the money to bury me?

### Characteristics

- + Has a lot on her plate and this is another chore to do
- + Needs to find answers to practical questions like can I afford it?
- + She doesn't have a lot of time so if she trusts you, you're on her shortlist
- + Feels the insurance company should be ready and waiting to answer her questions without the feeling of obligation to go through them
- + She's retiring in a couple months and she just wants to get this over with. She doesn't like thinking about the end of her life, but she really doesn't want to be a burden on her kids.