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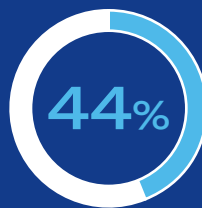
# Safeguard your family's financial future

## Your household income may be your largest asset

Growing your financial assets will enable you and your family to live the quality of life you envisioned for them and enable you to meet your goals for a comfortable retirement. It's equally important for your financial plan to include contingency planning.

One aspect of contingency planning is to protect your household income. For most families, their largest asset is their future income potential that is needed to meet their daily financial needs. For example, \$100,000 of income would add up to \$1,000,000 in 10 years.

### When surveyed,



Of American households reported that they would experience financial hardship after 6 months if the primary breadwinner were to pass away.<sup>1</sup>



Fortunately, life insurance provides an affordable way to replace the lost income if one or both **breadwinners** pass away.

<sup>1</sup> 2024 LIMRA Barometer Study.

## Here are some key considerations to keep in mind:

### 1 Determine how much income you want to replace and for how long

### 2 Adjust for tax savings

Life insurance death benefits are generally received income tax-free so you may be able to purchase a lower amount and still leave enough income for your family to maintain the lifestyle you planned for them.

### 3 Determine which type of life insurance policy is right for you



Remember, replacing income with a life insurance policy requires careful consideration and planning. By understanding your needs, exploring options and seeking expert guidance, you can make confident decisions that safeguard your family's financial future.

**Contact me today to learn more about the income replacement need or visit [equitable.com](https://equitable.com).**

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