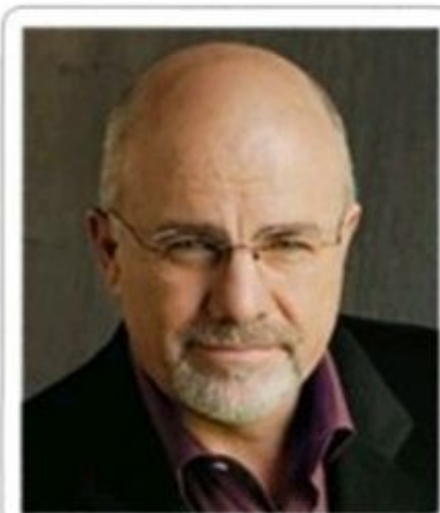




**“Life Insurance
through your workplace
...think again!”**

- Dave Ramsey

TOP REASONS WHY WORK BASED LIFE INSURANCE IS NOT ENOUGH



It's not portable. If you leave, it can't go with you.

Limits on coverage. Coverage is minimal usually 1 or 2 times income.

Restrictions on benefits. Group policies don't include additional benefits like a child rider or rate guarantees.

Cost: If Employer paid then do not rely on it for more than 50% of needed protection. If not, shop and compare since younger and healthier people can find better rates.

Rate Increases: Rates are typically only guaranteed for 2 years, and increase at every 5 year age group. When you become 35, 40, 45, etc, the rates will go up!