

## Individual Life Insurance

You and your family are looking forward to a bright and secure future. But ask yourself this – does your family’s stability depend on the financial support you provide? What would happen to your loved ones if you or your spouse were to die unexpectedly? Have you accumulated the funds that would help your family continue on?

Probably not, if you are like many couples. They assume the life insurance they receive through work will replace their lost income. But it is estimated that families need five to ten times the annual income of both parents to continue in a similar fashion\*. And whether it is your or your spouse who is left behind with the children, the same security needs continue. A sound financial plan takes everyone’s needs into account.

Safeguarding your estate and your business on a tax-favored basis can be accomplished through innovative uses of life insurance.

The Carillon Group represents most of the major life insurance companies bringing the most competitive products available to you. Call today for a free, no obligation review and quote.

\*[Understanding the Need for Family Protection](#) by The Union Central Life Insurance Company.