

INCOME REPLACEMENT

Single income or double income household? Which ever your case is, have you thought about what would happen if this income was no longer available? Most likely it would be devastating. Very few of us take time to think about what will happen if the an income earner dies. It is not one of the most pleasant tasks in life but it is a necessary one.

If others depend on your income, proper planning is a *MUST* and will remove the financial devastation for your loved ones. With others depending on you it would be wise to take some time and learn about protecting the loss of income through life insurance. It may surprise you, that with relatively a small annual premium you can give an effective means of financial support for your loved ones.

Providing for your loved ones... may be one of the most important investments you will ever make.



Life insurance is one of those very important purchases you make during your lifetime. If a tragedy happens, life insurance proceeds can help replace lost income. With the right insurance coverage your loved ones will not worry about their immediate and future finances. Life insurance serves as the foundation for a family's financial security and is one of the few things that will give assurance during a difficult time.

One Income Family: When the family's main breadwinner dies, the survivors still have living expenses and possibly other debt. With a one income family it is essential that the main breadwinner have enough life insurance to cover the missing income.

Two Income Family: If one of the income earners in a two income family dies, the amount of life insurance needed should equal the amount of the lost income in order to support the same standard of living. Life insurance is an invaluable way to protect the future income needs of your family.

Speak with an agent to learn about the options available to you. Agents are trained to evaluate your needs, offer unbiased advice and support during difficult times. Independent agents will be able to access insurance coverage from multiple carriers, which in-turn provides you with the best options for prices and savings.

For more information about income replacement with life insurance for your loved ones, consult your insurance agent or financial representative. Need help finding a local representative? Call 800-541-5858 or send your request through our contact page by clicking [here](#).

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