

FOR M-DCPS EMPLOYEES, PARENTS, FAMILIES & FRIENDS:

With Living Benefits you can protect yourself while you are living. Term Life Ins. gets more expensive as you get older. Buying it before your next birthday means you can benefit from lower monthly payments for the same amount of coverage.

IT'S NOT JUST INSURANCE.
It's About a **NEW** Kind of
Life Insurance
You Don't Have To **DIE** to Use!
**LIFE INSURANCE
FOR LIFE**

WHY DO I NEED LIVING BENEFITS?

Q: Why do I need life insurance with living benefits?

A: Statistics show that large numbers of Americans may become terminally, critically or chronically ill.

- Every 40 seconds someone has a stroke¹
- Every 34 seconds someone has a heart attack²
- The average cost of a severe heart attack, including direct and indirect costs, is about \$1 million³
- 1 in 2 men and 1 in 3 women develop cancer in their lifetime⁴
- Chronic and critical illnesses may result in the inability to perform activities of daily living such as bathing or dressing yourself without help or assistance.



Term Life Insurance with Living Benefits

Barbara Lopez

Servicing the Tri-County area for 17 years

Call me today for a free quote (305) 799-1022

10% (adv. Comm.) of each sale will benefit the "Foundation for New Education Initiatives, Inc." in support of M-DCPS.

Please use CODE "Studentsfuture#1"