

# Life Insurance Design Considerations

Finding the right balance for you.

There's more to making good life insurance choices than picking a product based upon some number from a life insurance sales illustration. A better approach balances the following five design elements and their importance to your specific needs, financial resources, and risk tolerance.



## Choosing what's important to you

Today's products have tremendous flexibility in being structured to accomplish your protection goals in a way that fits your unique situation. Some of the ways the design considerations help you are listed below.

<b>Safety</b>	Choosing a financially sound carrier provides peace of mind that benefits will be paid in the future.
<b>Certainty</b>	Provides assurance in budgeting and protection lasting as long as the need exists. Helps avoid surprises down the road.
<b>Flexibility</b>	Lets you adapt to what life throws your way whether it's a need to change premiums, access cash values, or reduce your protection amount.
<b>Equity</b>	Provides some return of premiums paid if coverage is cancelled, enhances flexibility, or can be accessed for income if needed.
<b>Premium</b>	Finding a premium that matches your budget, your risk tolerance, and the desired years to pay the premiums makes the coverage fit your life better.