



## HOW LIFE INSURANCE PROTECTS YOUR ASSET ACCUMULATION

Many Americans work the majority of their life toward securing a high value of asset accumulation. They often set specific goals for specific pools of money to fund different initiatives, with the intention to use it for their future, their children's future, or to leave behind a legacy.

For some, creating a diversified portfolio that consists of a 401(k), stocks, mutual funds, etc. can create the means for a healthy retirement of travel and leisure. For others, their investment strategies may be to fund their children's college tuition. Either way, when you set out to invest money for future endeavors, you usually have a pretty good idea of what you are saving for in the future.

### Enter life.

Despite the plans you have made, life happens. And, unfortunately, so does death. Too often, when life insurance isn't present and an untimely death occurs, the surviving family is left to make ends meet. Sometimes that includes having to, unfortunately, liquidate assets and accounts to pay for funeral services, debts, etc.; the monies that had once been intended for other means—retirement, college, a legacy—are cashed out.

Many surviving spouses often justify the need to tap into these assets because they don't think that they will need as much money to live life since their spouse has just passed. The reality of the situation is that they probably need more

money than they realize. The not-so-pretty truth is that after bills, debts, mortgage notes, etc., there may be little money left to make for a comfortable continuation of your present-day lifestyle.

Life insurance is made to help offset those often hefty costs that seem to rear their heads at the most inopportune time. Let a life insurance policy do what it was intended to do. Let it be the umbrella of protection to retain the assets that you and your loved ones worked so hard to earn. With a life insurance policy in place, it allows the surviving spouse to use the life insurance funds to resolve bills, debts, mortgage notes, etc. and still leave those accumulated assets in place so that they can live life as intended intended—traveling, mortgage-, and debt-free.

To get a life insurance quote, call 866-496-2657 or go to [swbc.com](http://swbc.com).

