

Edward Jones®

# Preparing for the unexpected: Life and legacy



# Life & legacy needs

Life insurance needs change over time.

## Preparing for retirement. paying for education.

Earlier in life, you can use life insurance to fill the gap between what you've saved and what your family would need in the event of your unexpected death.

## Living in Retirement. Planning Your Estate.

During retirement, life insurance can help create a financial legacy for loved ones, a charity, or it can help you finalize your estate plans for your heirs.

Term and permanent insurance

Permanent life insurance

### Your savings over time

Emergency fund • Retirement savings • Other investments

### Needs Life Insurance Can Cover



Liabilities (Mortgage, car payment, other debt)



Income replacement



Final expenses



Education expenses



Family's inheritance



Charity/Legacy Plans



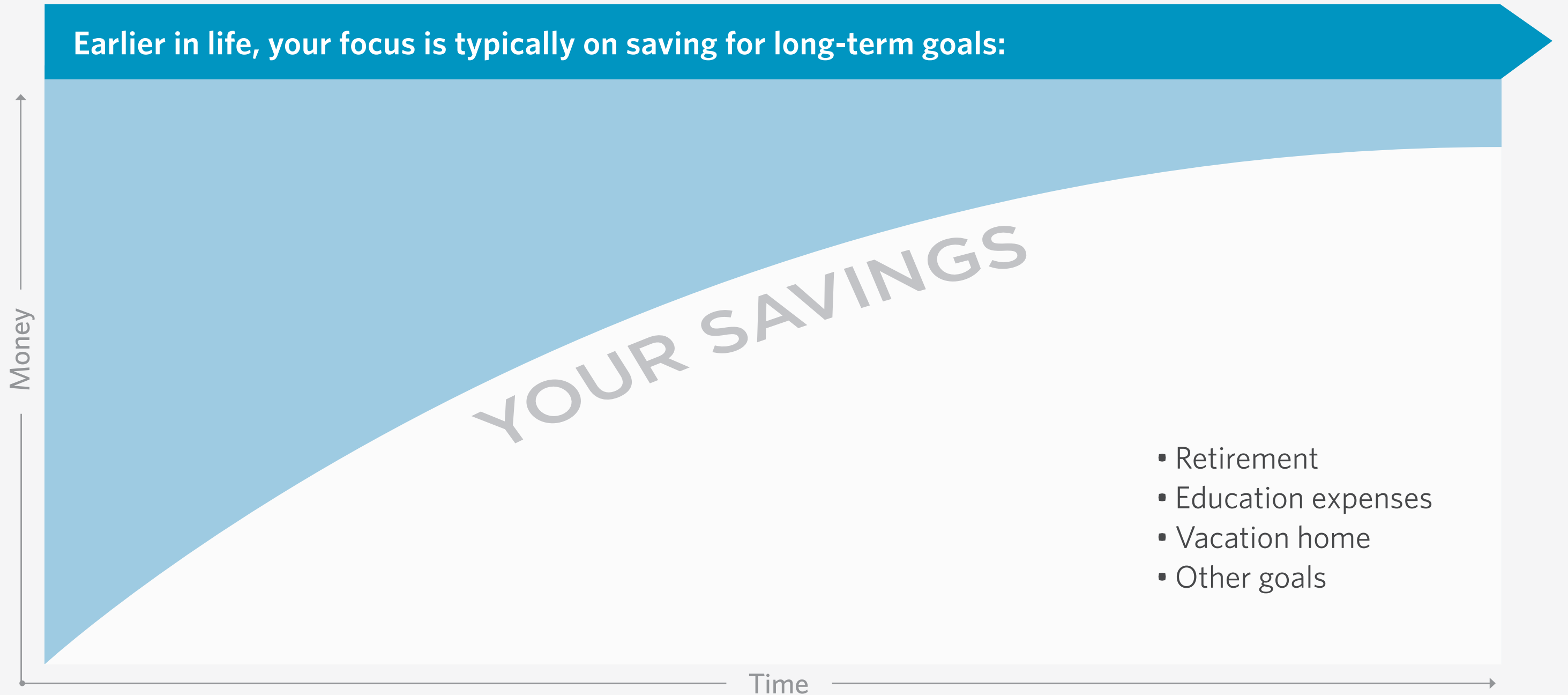
Estate Preservation/  
Equalization



Intergenerational  
Wealth Transfer

# Earning years

Earlier in life, your focus is typically on saving for long-term goals:





# Providing for your family

Term or permanent life insurance can provide for your family's immediate and ongoing needs if something were to unexpectedly happen to you.







Life insurance could pay for:

# Liabilities

- Your mortgage, car loans and student loans
- Credit card debt or any other debt you might have



Life insurance could pay for:

# Income replacement

- Replace your future salary
- Cover ongoing living expenses, savings needs and an emergency fund





Life insurance could pay for:

# Final expenses

- Funeral and burial costs
- Short-term expenses for your family



Life insurance could pay for:

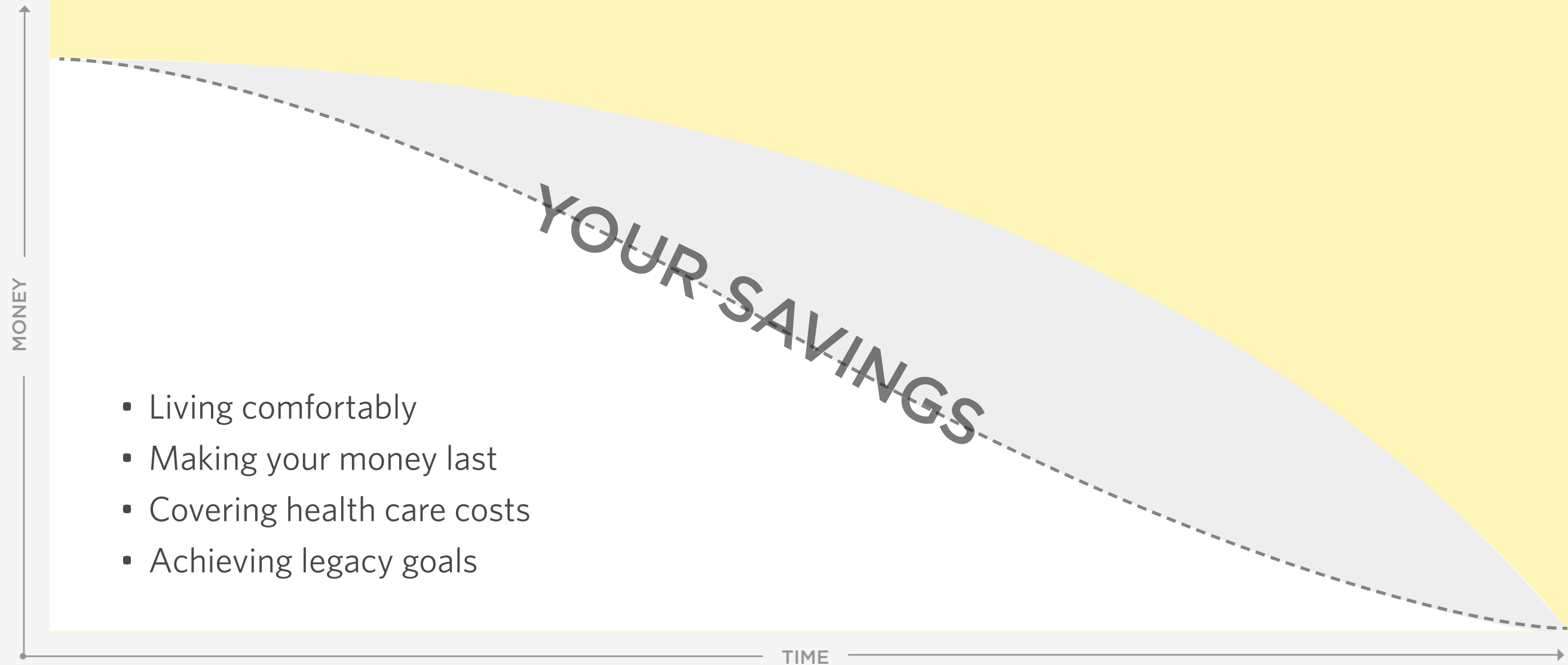
## Education expenses

- Current education needs (private school, college tuition)
- Future education needs for children or grandchildren



# Living in retirement

During retirement, or when you start to live off your savings, your focus will shift to:





## **Creating your legacy**

Permanent life insurance can help you create a legacy for loved ones, a charity, or help you provide liquidity to your estate to pay off debt, offset taxes, or equalize estate for beneficiaries





Permanent insurance could cover:

# Family's inheritance

- Ensure your heirs receive the amount you intend
- Increase the amount you leave to your heirs





Permanent insurance could cover:

# Charity/ Legacy plans

- Leave a specific dollar amount to charity
- Increase the amount of your gift
- Create a legacy plan for loved ones





Permanent insurance could cover:

# Estate Preservation /Equalization

- Preserve your assets





Permanent insurance could cover:

# Intergeneration wealth transfer

- Pay ongoing costs for a business, farmland or real estate
- Provide liquidity to transition a business
- Provide ongoing care for a loved one



# Getting started

- Understand what's important to our client
- Use an established process to create personalized strategies
- Partner throughout life to help keep them on track.



# A team approach

## Key members of your team

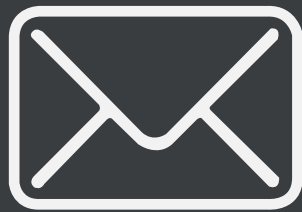
1. Your Edward Jones branch team
  - Financial Advisor
  - Branch Office Administrator
2. Your Edward Jones home office team
  - Research Strategists and Analysts
  - Client Consultation Group
  - Senior Insurance Specialist Team
3. Your legal and tax professionals
  - Accountant
  - Attorney





# Questions & Answers

# Let's connect!



Email me directly if you have additional questions



Call my office



Complete the **My Priorities Quiz** and bring it to your next appointment



How did I do? Complete the seminar evaluation



# Thank You

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