LIFE INSURANCE ISN'T FOR THE PEOPLE WHO DIE. IT'S FOR THE PEOPLE WHO LIVE.

"It broke my heart to hear my daughter Dorsey say she wished her daddy was still here. But thanks to his foresight, we'll still have the things he worked for."

Dorsey Hoskins' father Bryan felt a tingling in his arm. The diagnosis— an inoperable brain tumor. He died six months later, at 33, leaving his wife Dean alone to raise Dorsey and her sister Hattie.

Fortunately, Bryan bought life insurance when he got married, and again when his daughters were born.

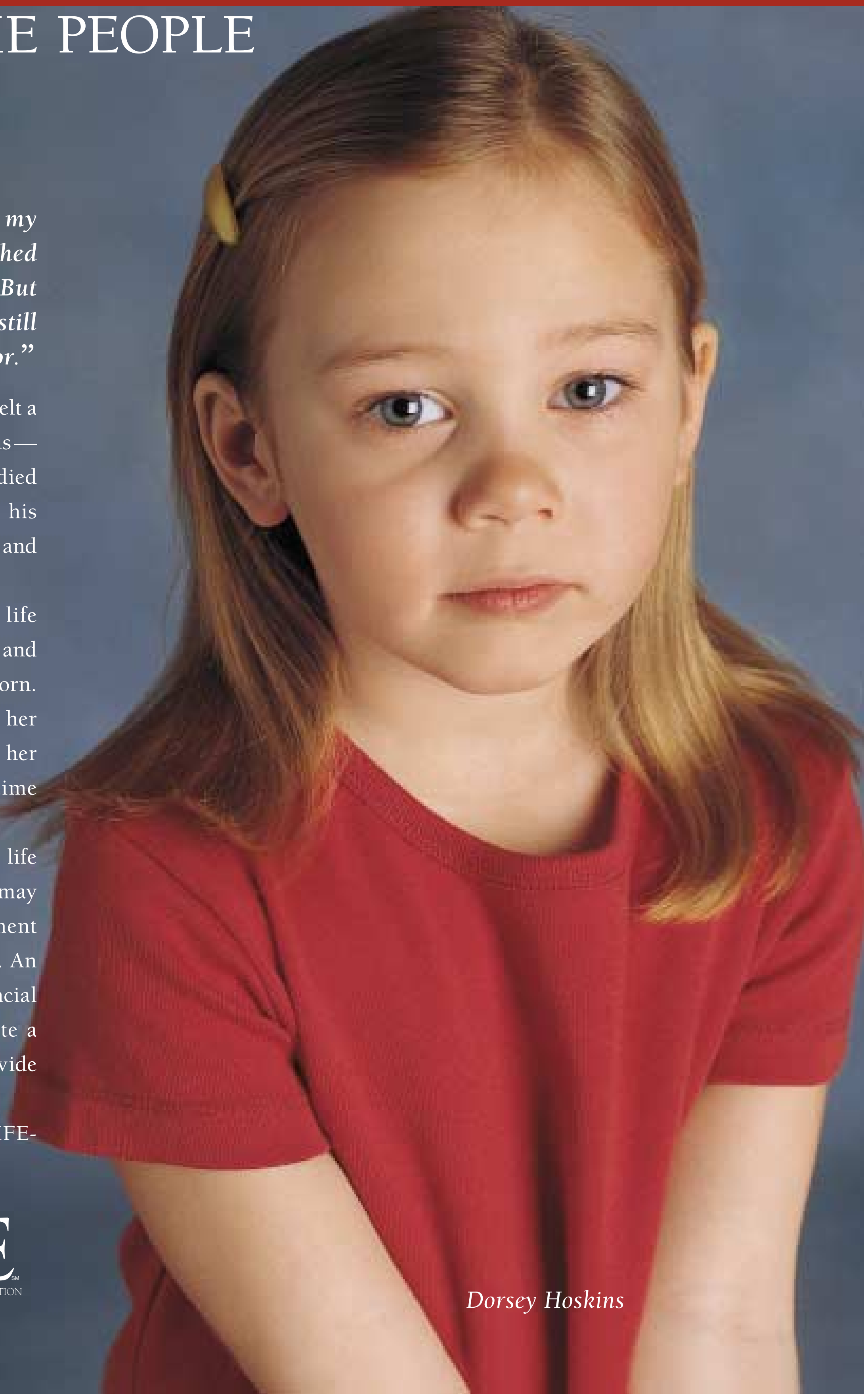
Dean invested the proceeds in her own clothing store, which gives her the flexibility to spend more time with her children.

Are you prepared? Without life insurance, your financial plan may be just a savings and investment program that dies when you do. An insurance agent or other financial professional can help you create a plan that will continue to provide for the ones you love.

To learn more call 1 888-LIFE-777, or visit www.life-line.org.

LIFE℠

LIFE AND HEALTH INSURANCE FOUNDATION FOR EDUCATION
A NONPROFIT ORGANIZATION



Dorsey Hoskins

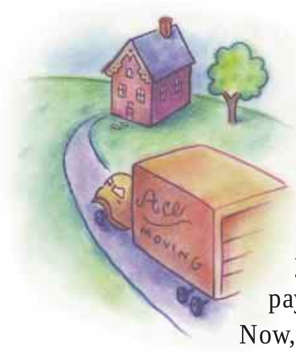
Insuring the times of your life:

The young family

Even people who are generally savvy when it comes to managing their money may overlook an essential component of a balanced financial plan—life insurance. If anyone is dependent on your income, you probably need life insurance, even if you don't expect to die anytime soon. For most people, this financial responsibility starts when they get married. In fact, young families usually have the greatest need for life insurance.

I Do. I Do. You Better!

Driving away from the reception in a red convertible with streamers flying in the wind, you're headed for a bright future. Enjoy these early carefree days, but make sure you talk to an insurance professional sometime soon now that you're financially dependent on one another. As a married couple, you share a life together, but you also share each other's financial obligations. What if one of you were to die tomorrow? Even with the surviving spouse's income, would that person be able to pay off debts like credit-card balances and car loans, let alone cover the monthly rent and utility bills?

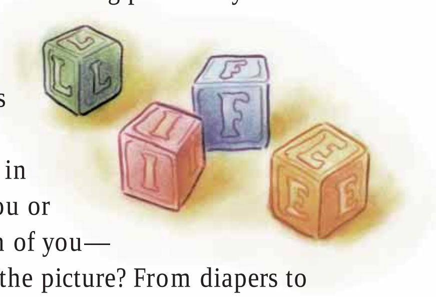


Moving Stories

When you both finish signing that huge check, your realtor hands you the keys to the cutest little Victorian three-bedroom you've ever seen. Mortgage payments are a little daunting. Now, it's time to make sure you've thought ahead. What if the worst were to happen and you died? Could your spouse manage the mortgage payments without you? What about monthly maintenance, utilities and unforeseen repairs—not to mention property taxes? How long would your spouse have before your dream house is back up for sale?

Building Blocks

Congratulations on your third wedding anniversary! It's time to start thinking about whether to wallpaper the extra bedroom in pink or blue—your first child is on the way. With your growing family, you're probably beginning to save and invest for the future. But is that enough? You have big plans for your kids and want to see them realize their hopes and dreams. It's hard enough to make that happen with you in the picture. What if you or your spouse—or both of you—were suddenly out of the picture? From diapers to diplomas, would there be enough income to pay for day care, a college education and everything in between?



Whatever stage of life you're in, life insurance can help secure your family's financial future. If you're like most people, you probably don't know how much life insurance you need or what kind you should buy. Because everyone's needs are different, the best way to develop a plan that's right for you is to talk with an insurance professional. Proper planning can guarantee a secure financial future for you and your loved ones, no matter what happens.

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