

AMERICANS UNITED



AMERICANS UNITED BENEFIT GROUP

Life Coverage Review Guide

Prepared For:

Date:

WHY LIFE INSURANCE MATTERS

Why Life Insurance Is Essential

Life insurance is one of the most important tools in protecting your family and your financial future.

It helps:

- Replace lost income
 - Pay off debts (home, vehicles, credit)
 - Provide financial stability for your loved ones
 - Transfer wealth **tax-free** to your beneficiaries
 - Deliver funds quickly when they are needed most
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Reducing Risk in Your Financial Plan

Life insurance acts as a **risk management tool** within your overall portfolio.

Markets fluctuate. Assets can lose value.

Life insurance provides **certainty and protection** regardless of market conditions.

How Much Coverage Do You Need?

A common rule of thumb:



Replace **10–15 years of income**



PLUS payoff:

- Mortgage
- Vehicles
- Debt
- Education costs

Important Consideration

The **younger your family is**, the more coverage you typically need—because your income is needed for a longer period of time.

TYPES OF LIFE INSURANCE

Term Life Insurance

- Coverage for a specific period (10, 20, 30 years)
 - Lower cost
 - No cash value
 - Ideal for income replacement
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Whole Life Insurance

- Lifetime coverage
 - Builds guaranteed cash value
 - Fixed premiums
 - Can be used for long-term planning
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Indexed Universal Life (IUL)

- Flexible premiums
 - Growth tied to market indexes
 - Downside protection (no market loss)
 - Can be used for income strategies
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Final Expense Insurance

- Smaller policies
- Covers funeral and end-of-life expenses
- Easier approval
- Designed to reduce burden on family

CURRENT FINANCIAL OBLIGATIONS

Monthly Expenses

Mortgage / Rent: _____

Utilities: _____

Food / Living Expenses: _____

Insurance: _____

Other: _____

Outstanding Debts

Mortgage Balance: _____

Vehicle Loans: _____

Credit Cards: _____

Other Debts: _____

ASSETS & COVERAGE NEEDS

Current Assets

Savings: _____

Investments: _____

Retirement Accounts: _____

Other Assets: _____

Existing Life Insurance

Policy Type: _____

Coverage Amount: _____

Company: _____

Coverage Gap (Estimate)

Amount Needed: _____

Amount Currently Covered: _____

Gap to Fill: _____

COVERAGE STRATEGY & NOTES

Recommended Coverage Plan

Total Coverage Needed: _____

Type of Coverage:

Estimated Monthly Budget

Budget Range:

Notes & Considerations

Get Your Own Quote

You can review coverage options and pricing by using:



Instabrain- <https://ernestthompson.instabrain.io/>



Ethos Quote Tools- <https://agents.ethoslife.com/invite/f1c2e>

Available inside:



AUA Benefits Section-
<https://www.americansunitedassociation.com/benefits/>

CONTACT & NEXT STEPS

Need Help with Your Coverage?

Americans United Benefit Group is here to help you:

- Review your current policies
 - Identify gaps in coverage
 - Build a protection plan that fits your needs
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Contact Us



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Free Consultation Available

Schedule a time to review your coverage and get personalized recommendations.