

"THE 5 SECRETS OF FAMILIES WHO NEVER STRUGGLE FINANCIALLY AFTER A LOSS"

HOW TO PROTECT YOUR LOVED ONES FROM DEBT, DELAY, AND DEVASTATION — EVEN ON A MODEST INCOME

1. THEY PROTECT INCOME, NOT JUST LIFE



Most people think life insurance is about death — it's really about income replacement.

The goal is to make sure your family can live the same life they live now, even if you're gone.

💬 "If your paycheck disappeared tomorrow, how long could your family stay afloat?"

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2. THEY USE FINAL EXPENSE COVERAGE TO ERASE IMMEDIATE BURDEN

Funerals can cost \$9,000–\$15,000. Final expense insurance ensures those bills don't turn into GoFundMe pages or family debt.

This simple policy pays out fast — giving your loved ones breathing room during the hardest time.



3. THEY LOCK IN RATES WHILE THEY'RE YOUNG AND HEALTHY

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Every year you wait, premiums go up — sometimes dramatically.

Healthy 35-year-olds can lock in a \$250,000 policy for under \$1/day. Tomorrow, that same plan might double or triple.



4. THEY COMBINE LIFE + LIVING BENEFITS

Modern policies now include "living benefits" — paying out while you're still alive if you suffer from a major illness or injury.

That means you can get funds for medical bills, mortgage payments, or treatment without draining your savings.

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5. THEY WORK WITH A LICENSED ADVISOR WHO ACTUALLY CARES

Online quotes are tempting — but most don't tell you about exclusions, cash value options, or family riders.

A real advisor (like our team at GiveLifeSolutions) helps match you to the policy that actually fits your family, your health, and your goals.