

# Your Life's Roadmap

## Plan for the MILESTONES in your life.

Enjoy each milestone in your life but be aware of the risks that can affect you and your family's quality of life. Let Royal State Insurance help you be financially secure and protected every step along the way.

### First Job



Invest in your long-term financial future now. Life Insurance is much more affordable at this age.



### Marriage New Home

Paying your bills is based upon your ability to work. You are at risk if you have an accident and/or are disabled in any way. Additional Term Life Insurance can be added to cover your mortgage during its 30 year term.

### Children In College



As your children become independent your focus shifts to planning for your own future. You may be thinking of a nest egg and ensuring you have enough cash. This is a good time to move some of your Term Life Insurance into a permanent Whole Life plan, building up your cash value.



### Young Children

Bills increase as you provide your children with all the opportunities available to them. Additional Term Life Insurance can take care of your family's living expenses, if something should happen to you, while your children are growing up.

### Pre-Retirement



The risk of needing long term care increases as you approach retirement age. Protect yourself and your income by adding Long-Term Care Insurance to your portfolio.



### Retirement

You are on a fixed income and your savings is important for your quality of life. Whole Life insurance purchased earlier will provide you with cash value and a death benefit to cover your final expenses.