

# 6 milestones that create cross-selling opportunities for life insurance

Use the following life events to advise clients to consider purchasing or re-evaluating a life insurance policy.

## 1. Marriage or divorce

- Maintain surviving partner's standard of living
- Use policy cash value to settle debt

## 2. Childbirth or adoption

- Fund education from daycare through college
- Cover day-to-day living expenses for the family

## 3. Home purchase

- Match life insurance coverage to mortgage balance
- Ensure policy term aligns with loan terms

## 4. Starting or owning a business

- Cover outstanding business debts
- Protect the family from responsibility for business debts

## 5. Estate planning

- Offset estate taxes
- Provide cash to cover expenses and other costs

## 6. Nearing retirement

- Get tax advantages
- Provide beneficiaries with tax-free proceeds



**Contact your Protective representative for additional support**

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