



# **LIFE INSURANCE “TUNE-UP”**

As your life changes, your life insurance coverage may need to change in order to adapt to your current needs.

- 1. You recently married or divorced**
- 2. You have a new child or grandchild**
- 3. You have opened or expanded a business**
- 4. Your health or your spouse’s health has deteriorated**
- 5. You are providing care or financial assistance to a parent**
- 6. Your child or grandchild requires assistance or long-term care**
- 7. You are concerned about retirement income**
- 8. You have refinanced your home mortgage**
- 9. You or your spouse recently received an inheritance**
- 10. You have a sizable estate**
- 11. You recently purchased a new home**
- 12. You are planning for a child or grandchild’s education**