

Your Family Finances

Give Your Family A Strong Financial Foundation

(NAPSA)—You're young, just married and dreaming big. Your first child may be on the way, or maybe you've just purchased your first home. You have much to plan for...and planning for financial security should be high on your to-do list.

"Three key types of insurance offer the financial protection young families need," said Mutual of Omaha Vice President Brad Buechler. "Life, disability and critical illness insurance can be combined to protect you against life's surprises."

Here are brief descriptions of each type of coverage (find more details at mutualofomaha.com):

Life Insurance

Life insurance replaces lost income after death so your loved ones can maintain their lifestyles. It can be whole, universal, variable or term.

Whole life builds savings and provides a death benefit. Universal life pays a death benefit and builds savings tied to interest rates. Variable life is investment oriented, varying in both cost and benefit based on the policy's investments. Term life has no savings component and provides protection for a specified period of time.

Disability Insurance

Disability insurance protects both you and those who depend on you when you can't work because of sickness or injury. This insurance can cover a significant portion of your monthly income and can pay benefits during rehabili-



Three key types of insurance offer the financial protection young families need.

tation, job retraining and part-time employment.

Critical Illness Insurance

Critical illness insurance pays a cash benefit upon diagnosis for covered illnesses such as cancer, heart attack or stroke. There's no waiting period and it pays benefits directly to you. It's money you can use any way you want, right when you need it most.

Needs Change

Buechler said families should periodically re-evaluate their insurance protection as their responsibilities change over time.

"Choose a financially strong insurance company and an insurance sales professional who is committed to helping you make your dreams come true," he said. "The ultimate value of any policy depends on the company and the people behind it."

For more information, visit www.mutualofomaha.com.