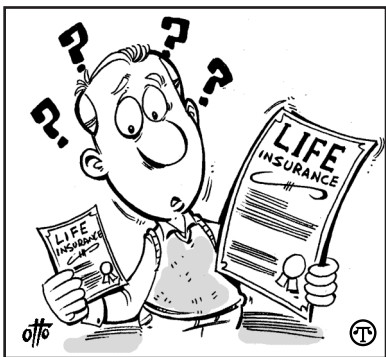


# UNDERSTANDING YOUR INSURANCE

## How Much Is Enough?

(NAPSA)—It's a question financial advisers hear often: How much life insurance do I need? "The question is not as easy as it sounds," says Richard Bell, ChFC, CLU, CFP and president of the Society of Financial Service Professionals. "A lot depends on how many survivors you're protecting, their ages and needs and what other assets you have."



One rule of thumb is to purchase a policy that will pay all of your current debt (especially your mortgage, if any) and replace your annual income for at least five years. That number may increase if you have college-bound children, your surviving spouse has special needs or other circumstances require additional funding.

Sound like too much insurance? Bell suggests you ask yourself: Would I trade all my future paychecks for the face amount of life insurance I now own? "That's the position your family will be in if you die today."

For a free financial planning guide and the names of credentialed financial service professionals near you, call the Society, toll free, at 1-888-243-2258, or visit the Web site at [www.financialpro.org](http://www.financialpro.org).