

### Life Insurance: A Women's Safety Net

(NAPSA)—As a woman, you need to be financially independent. That's because women face unique financial challenges today—managing careers, raising families and caring for aging parents. Yet, they often neglect their own financial affairs.

Taking control of your finances involves setting goals, implementing a plan and monitoring progress. Saving for a new home, reducing debt or investing for retirement may be among your goals. But don't forget about life insurance—the foundation of a sound financial plan.

Life insurance doesn't have to be confusing. If your spouse, children, or aging parent depend on your income, you probably need it. Knowing that you have provided for them after your death can be a source of comfort in these uncertain times. The primary reason women buy life insurance is a desire not to burden their heirs with debts.

The cash provided by life insurance does more than just pay funeral expenses. It can pay the mortgage and other household expenses, fund future education costs, supplement retirement savings and help pay estate taxes. Without life insurance, your family might be forced to sell assets to pay outstanding bills or taxes.

Unfortunately, many people who need life insurance don't have it. Indeed, more than twenty-five million American households—one in four—have no coverage. Other families don't have enough life insurance.

Women in various stages of life should consider life insurance:

- **Single mom with young children:** As the sole breadwinner, your kids depend heavily on you for financial security. Life insurance can help cover child care and



**ONE IN FOUR—More than 25 million households—one in four—have no coverage.**

other costs, as well as future needs such as college tuition.

- **Young working couple with children:** Life insurance provides a safety net for young families with little savings and large responsibilities—like kids and hefty mortgages. If one spouse dies prematurely, the insurance money can help the surviving spouse pay ongoing bills and support the kids.

- **Baby-boomer couple with children in college:** The unexpected death of one spouse could force the surviving spouse to deplete retirement savings to pay for college expenses or may prevent the parent from helping out with college expenses at all. Life insurance helps ease that burden.

You should also consider life insurance if you are a woman who is married with an unemployed spouse, owns your own business, or has significant assets. Two income, childless couples may also need life insurance if, for instance, neither spouse could individually afford to carry the mortgage on their home.

You can learn more about life insurance from the experts at Aetna at [www.aetna.com](http://www.aetna.com).