

# Don't Forget What May Be The Most Valuable Meeting You'll Have This Year

Your life keeps changing. So should your insurance coverage.

Sitting down with your agent every year, or whenever you experience a major life change, is one of the smartest things you can do for you and your family's long-term financial health.

You may need less insurance, you may need more, or your plan may need a few simple tweaks to best protect you and your loved ones.

Take a moment when you reach these milestones, not only to celebrate, but also to update your insurance coverage.



## Life Changes that Might Prompt Coverage Adjustments

**Getting promoted or changing jobs.** Whether you're enjoying the view from the corner office or have decided to start the business of your dreams, congratulations on your career progress. Your new title may mean a change in your lifestyle needs and financial goals, and therefore your insurance needs. Your agent can help you figure out what's in order, whether it's getting workplace and disability income insurance or updating your life insurance policy.

**Moving.** You've unpacked your boxes and put the welcome mat on your new doorstep. When you update your address, it's a good call to update your insurance plan, too. Moving can change your budget considerably—perhaps your commute is shorter but your mortgage is higher. Make sure your insurance protects your current lifestyle and goals and fully covers you in your new locale. For example, now might be the time to up your term life coverage in conjunction with your higher mortgage.

**Getting married.** Something old, new, borrowed, blue—and insurance coverage review? That's right, when you get married, it's important to say "I do" to updated insurance. Work with your insurance agent to determine the right coverage for you and your spouse, and while you're at it, refresh your list of named beneficiaries.

**Having a baby.** That little bundle of joy comes with quite a long to-do list. In between changing diapers and scheduling appointments with the pediatrician, make time to update your insurance coverage. You'd do anything to protect the newest member of your family—so be sure your insurance plan reflects your wishes.

Life changes can be exciting but also stressful. Give yourself and your family peace of mind by checking off one of the most important things on your list. Your agent will make the insurance coverage review process painless—so you can get back to enjoying your ever-changing life.

