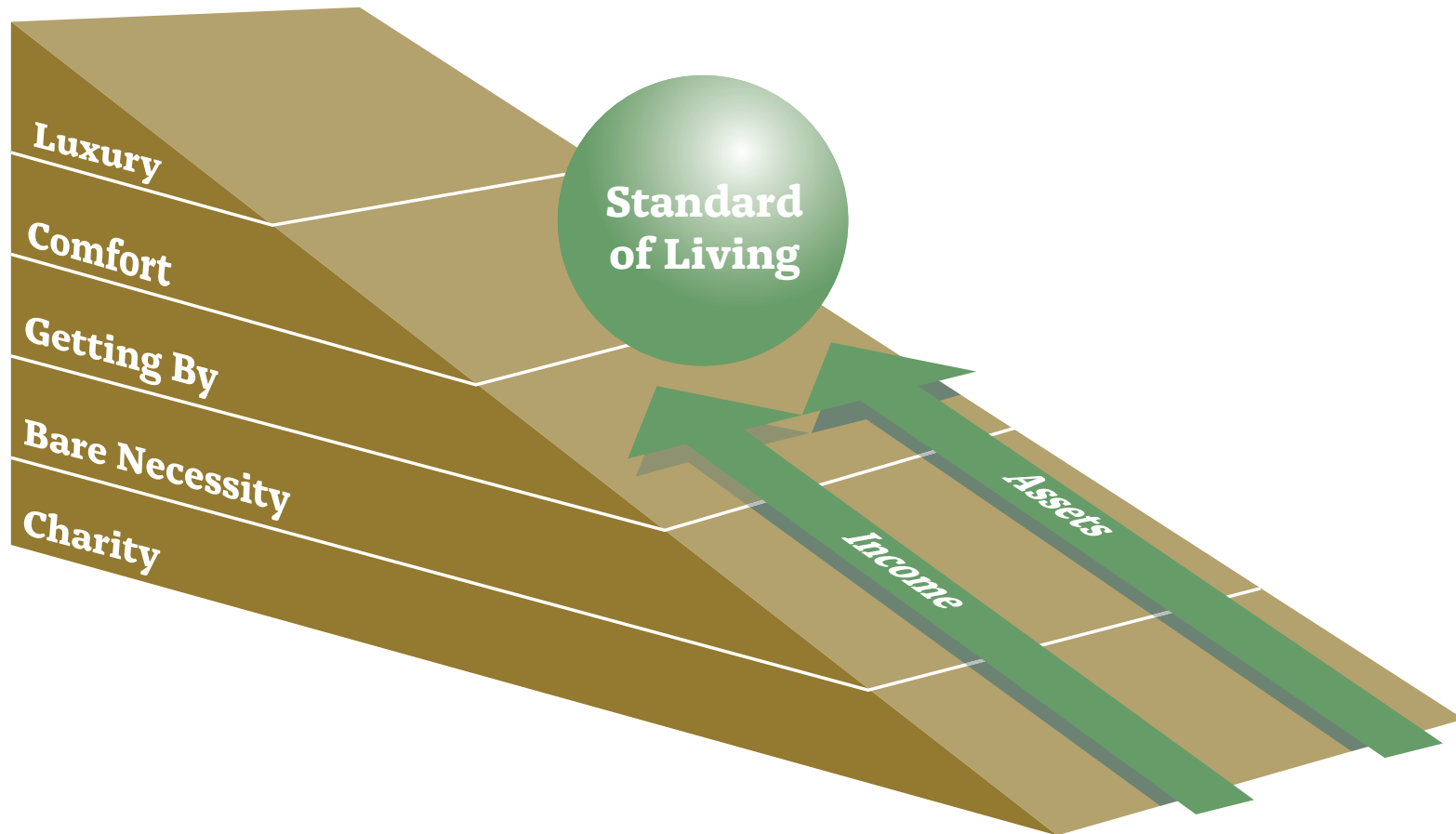




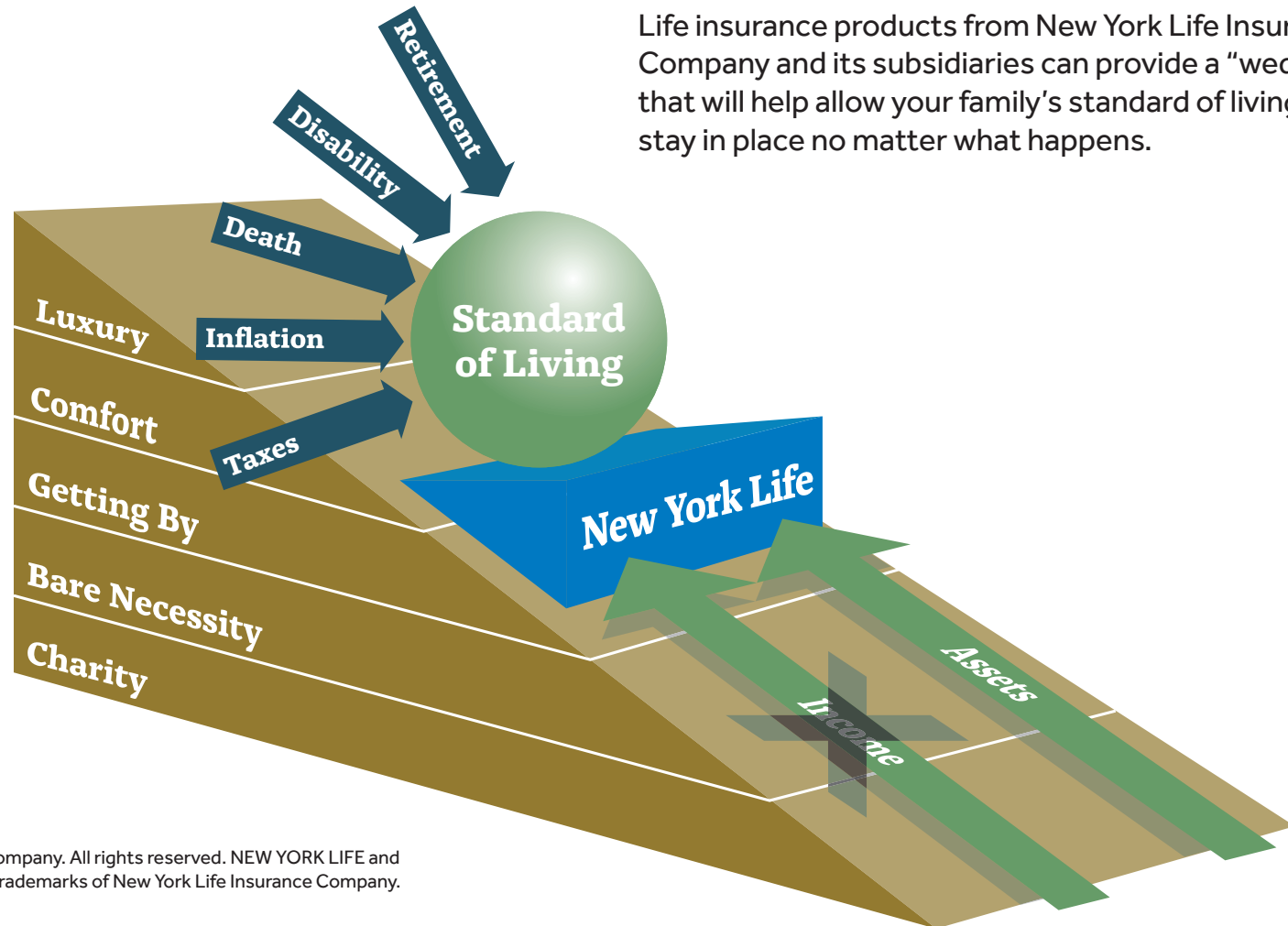
Help protect your standard of living.

Where would you place your family's standard of living on this diagram?
What keeps your family's standard of living from rolling "downhill"?



There are factors outside of your control that can put downward pressure on your standard of living.

What would happen to your standard of living if you were no longer around to receive an income?



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