

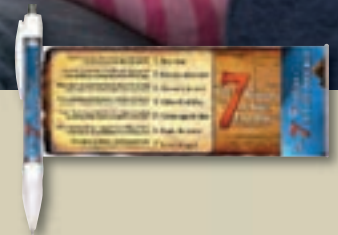
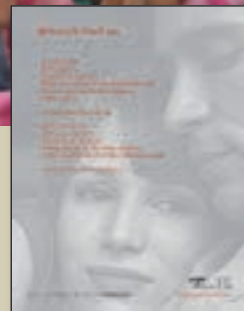


# PRODUCT CATALOG

LIFE AND HEALTH INSURANCE FOUNDATION FOR EDUCATION



Educational and marketing resources to help your clients make smart insurance decisions



[www.lifehappens.org/catalog](http://www.lifehappens.org/catalog)

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**Who We Are:** The Life and Health Insurance Foundation for Education (LIFE) is a nonprofit organization dedicated to helping consumers make smart insurance decisions to safeguard their families' financial futures.

### Four Reasons to Use LIFE Materials

- 1 Easy-to-Understand Content:** Insurance terminology and concepts are confusing. LIFE takes great pride in its ability to cut through insurance jargon and communicate complex insurance topics in ways the public can easily understand.
- 2 Unbiased Information:** Consumers find information more credible when it comes from a neutral, third-party source. LIFE strives to ensure that all of its materials are objective and purely educational.
- 3 Product Neutrality:** LIFE doesn't endorse one type of insurance over another. Our only interest is seeing that consumers get the coverage they need to protect themselves and their loved ones.
- 4 Emotion:** An insurance purchase is both a rational and an emotional decision. Consumers buy insurance because they love someone or something. LIFE recognizes this fact, which is why emotional appeals can be found in many of our materials, such as our realLIFEstories® resources.

### Order Online

LIFE's online product catalog is the place to go to find the latest information regarding LIFE's product offerings. Plus, clickable PDFs allow you to preview LIFE products before making a purchase. Check it out at:

[www.lifehappens.org/catalog](http://www.lifehappens.org/catalog)

Brochures .....	3
realLIFEstories® .....	4-7
LIFE Lessons .....	8
Ad Reprints .....	8-9
Posters .....	9
Fact Sheets .....	10
Multicultural Resources .....	11
Workplace Benefits .....	12
Videos .....	13
Merchandise .....	14-15
Order Form .....	Back Cover

**COMPLIANCE ALERT:** LIFE reminds its customers that it is their responsibility to ensure that all materials they use comply with applicable rules and policies established by the insurance companies and other financial services entities they represent. LIFE assumes no responsibility for your use of these materials.

While LIFE makes every effort to produce materials that are informative, unbiased and accurate, not all materials will meet the specific requirements of every financial services company. Please have the compliance department of the company(ies) you represent review the materials you have purchased to ensure they meet their specific requirements.



See Page 3



See Page 3



See Page 5



See Page 8



See Page 8



See Page 9



See Page 10



See Page 13



See Page 14



See Page 15



IB-11 • Price: \$0.50

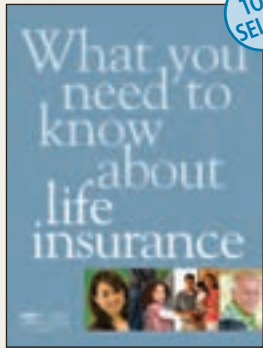


The colored squares help you understand what audiences and topics are covered by a particular piece.

### KEY to LIFE

- Life Insurance
- Disability Insurance
- Long-Term Care Insurance
- Business
- Retirement
- Women
- Young Family
- Established Family
- Advanced Planning

## FEATURED PRODUCT: What You Need to Know About Life Insurance



**TOP SELLER**

### What You Need to Know About Life Insurance

This eight-page brochure is one of the best life insurance buyer's guides you'll ever come across. It helps consumers answer all the key questions: who needs coverage, when to assess your needs, how much to buy, and what kind to buy. It even includes a life insurance needs worksheet to get clients and prospects focused on their own personal need for insurance. (8" x 10½")

**IB-10 • Price: \$0.50** ■■■■



### How I use it:

I bring the "What You Need to Know About Life Insurance" brochure when I go on my initial visit to sell life insurance, and I put a sticky note on the area that pertains most to the prospects. The needs worksheet is simple, and I remind them that they don't need to fill in all the expenses, just the ones they are concerned about. I also send prospects who are my age—in their 20s—to the LIFE website, as they are more inclined to get their information off the Internet.

Jade Mrazik, Hunt Valley, MD



**UPDATED**

### What You Need to Know About Disability Insurance

This eight-page brochure contains all the information a consumer needs to make an informed decision regarding disability insurance: who needs it, where coverage can be obtained, key terms and considerations. It even includes two realLIFEstories and a disability insurance needs worksheet. (8" x 10½")

**IB-14 • Price: \$0.50** ■

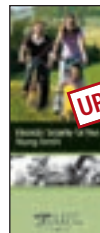


**TOP SELLER**

### Take Charge

This eight-page brochure advises consumers on how they can build – or rebuild – their financial security in these tough economic times. It lays out 10 principles to help consumers put together a smart, long-term financial strategy. In addition to highlighting the importance of proper insurance planning, the brochure covers other important financial topics like managing debt, saving for college and investing wisely. (7½" x 10")

**IB-11 • Price: \$0.50** ■■■■



**UPDATED**

### Financial Security for Your Young Family

A growing family means growing responsibilities, and this new brochure provides young moms and dads with six common-sense tips to help them achieve a more financially secure future. The brochure also features the realLIFEstory of a woman whose husband died at 24, leaving her to raise two young children on her own. This lightweight, slim-jim brochure fits in a #10 envelope, making it perfect for targeted mailings to young families in your community. (3⅞" x 8½")

**IB-16 • Price: \$0.25** ■■■■



**UPDATED**

### Taking Care of Business

This recently updated brochure covers three major areas of business insurance planning: business continuation, employee benefits, and executive compensation. Four business-insurance realLIFEstories help demonstrate how important insurance can be to the survival and success of a business. This is a great resource to help educate business owners in your community about the need to protect their businesses through smart insurance planning. (8" x 10½")

**IB-15 • Price: \$0.50** ■■■■



### An Employer's Guide to Disability Income Insurance.

This 12-page brochure, produced by America's Health Insurance Plans (AHIP), is a great resource for educating business owners about the importance of employer-sponsored disability insurance. (8½" x 11")

**IB-13 • Price: \$1.00** ■■



### Guide to Long-Term Care Insurance

This 20-page guide, created by America's Health Insurance Plans (AHIP), explains the importance of long-term care insurance and what you need to know when considering a purchase. (4" x 9")

**IB-07 • Price: \$1.00** ■



### Guide to Disability Income Insurance

Created by America's Health Insurance Plans (AHIP), this 16-page guide explains the need for disability coverage, various sources of disability income, and how disability income insurance works. (4" x 9")

**IB-09 • Price: \$1.00** ■

## Life Insurance



### Nicolas Virgen One-Pager

Nicolas, a self-employed painter, had life insurance for himself but was reluctant to buy a policy for his stay-at-home wife, Teresa. But his insurance agent was persuasive and convinced him to cover her too. When a terrible car accident killed Teresa and left Nicolas badly injured, the money from her policy is what paid the bills and kept the family in their home until Nicolas could return to work. This one-pager also explains why income earners are not the only ones who need life insurance. (8" x 10½")

**AD-63 • Price: \$0.20** ■■■■

(Spanish Language) • **AD-65 • Price: \$0.20** ■■■■



### John Butcher One-Pager

Kara Butcher was just 37 when she died suddenly of an undiagnosed heart condition. Thankfully for her husband John and 6-year-old son, Tre, Kara had purchased life insurance through work a year earlier. The insurance money provided John with a financial cushion, helping him transition to the role of a single dad. This one-pager also describes the two main types of life insurance available through employers: group and voluntary plans. (8" x 10½")

**AD-60 • Price: \$0.20** ■■■■



### Shandra Mayhle One-Pager

Stephen Mayhle wanted to cancel his individually owned life insurance when he got a job with the Pittsburgh Bureau of Police that provided a good life insurance benefit. But after speaking with his insurance agent, Stephen was persuaded to keep his private coverage to protect his wife and two young daughters. Stephen died in the line of duty at age 29, and his decision to hold onto his individual coverage has made a big difference for the family he left behind. This one-pager also describes four benefits of term life insurance. (8" x 10½")

**AD-59 • Price: \$0.20** ■■■■



### Connie Hobson One-Pager

Bill Hobson led an active life until Lou Gehrig's disease robbed him of much of his muscle function. When he could no longer work, disability insurance through his employer helped his family make ends meet. After Bill finally succumbed to the illness, life insurance that he had purchased through work and on his own has provided his wife, Connie, and their three daughters with financial security. This one-pager also provides tips to help people make smart decisions about life and disability insurance benefits that their employers may offer. (8" x 10½")

**AD-58 • Price: \$0.20** ■■■■



### Bill Reid One-Pager

Bill Reid was 32 when a horrific car accident nearly claimed his life. He had to relearn how to walk and talk, and short-term memory loss has made it impossible for him to return to work. Fortunately, Bill had disability insurance and that is his main source of income today. Bill also owns several whole life policies that include disability waiver of premium riders. The insurance company now pays his premiums and the cash values that are accumulating will provide Bill with financial security later in life. (8" x 10½")

**AD-57 • Price: \$0.20** ■■■■

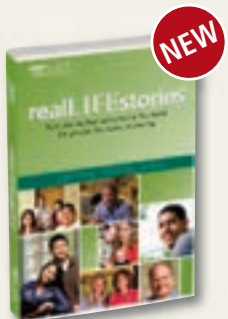


### Peg Ogonowski One-Pager

John Ogonowski was both a farmer and a pilot. On September 11, 2001, John was piloting American Airlines Flight 11 when it was hijacked and flown into the World Trade Center. Because John had life insurance, his wife, Peg, was able to pay off the mortgage, retire debts, set aside college money for their three girls and keep the family farm. This one-pager also reveals the most important life insurance question: Is there enough? (8" x 10½")

**AD-52 • Price: \$0.20** ■■■■

## FEATURED PRODUCT: realLIFEstories DVD – Fifth Edition



### realLIFEstories® DVD—Fifth Edition

This two-disc set is the largest selection of realLIFEstories videos ever compiled – 50 videos in all, including 13 brand new ones. The DVD menus navigate like a website, allowing you to easily identify the story that will resonate best for your particular client situation. Life insurance videos (Disc One) are organized by these categories: young families, established families, middle income, upper income, business, workplace benefits, permanent, term, multicultural and Spanish-language. Disc Two contains

more disability, long-term care and underinsurance stories than ever before. A "continuous play" feature allows you to have videos play continuously in the reception area of your office. **VI-37 • Price: \$40.00** ■■■■



### How I use it:

You have to check out the new realLIFEstories DVD. They are done professionally and are in compliance. I cannot begin to tell you all the sales I have made using the DVD. I make an appointment with a prospect or client and offer to bring pizza or some Chinese food. I tell them that I want to show them a video and I will feed them if they will watch it with me. You cannot believe the amazing discussions that are generated after the viewing. On a scale of 1 to 10, this is a 10.

Van Mueller, Brookfield, WI

**Life Insurance**



**Melissa Knoll One-Pager**

Greg Knoll was 38 when he died of a rare form of stomach cancer. Fortunately for his wife, Melissa, the life insurance he owned through work and on his own paid off debts accumulated during the illness, funded college savings plans for their two daughters, and has enabled Melissa and the girls to stay in the family home. This one-pager also offers guidance on whether to buy life insurance through work or on your own. (8" x 10½")

**AD-50 • Price: \$0.20** ■■■



**Tara Newby One-Pager**

Preston Newby, 24, was assisting individuals involved in a car accident when he was struck from behind by a driver who swerved to avoid the scene. He died moments later in the arms of his wife, Tara. The life insurance he purchased several years earlier has allowed Tara to be a stay-at-home mom to her two sons, Jacob and Micah. This one-pager also describes three advantages of buying life insurance while you're young. (8" x 10½")

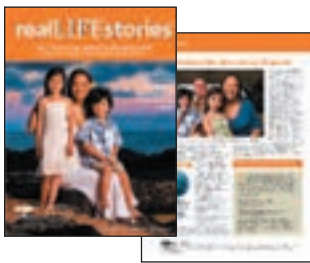
**AD-49 • Price: \$0.20** ■■■



**Amanda Moses One-Pager**

When business owner Jeff Moses died in a plane crash, his family and business were spared financial hardship because of a smart insurance strategy that included individually owned life insurance, key-person insurance and a properly funded buy-sell agreement. This one-pager also contains information on how insurance can protect your family, your partners and your business. (8" x 10½")

**AD-48 • Price: \$0.20** ■■■



**Remle Winand One-Pager**

Jim Winand, 38, was a physically fit husband and father of two when he was diagnosed with colorectal cancer. Sadly, he died several weeks before his 39th birthday. But thanks to several life insurance purchases, he left behind a legacy of financial security for his young family. This one-pager also contains information on why it's important to regularly review your life insurance needs. (8" x 10½")

**AD-47 • Price: \$0.20** ■■■



**Jessi Burch One-Pager**

Laura Turnes was a single mom who was determined to provide for her daughter, Jessi. That's why she bought whole life insurance. Tragically, a car accident took Laura's life. Life insurance proceeds provide Jessi with a financial cushion that is helping to keep her life on track. This one-pager also contains information about the various benefits of permanent life insurance. (8" x 10½")

**AD-45 • Price: \$0.20** ■■■



**Frank Ames One-Pager**

When Frank and Laura Ames, parents of two young children, applied for life insurance, Laura qualified for preferred rates while Frank was only able to buy a small policy due to a disability. Though Laura died several years later, the policy she purchased has left Frank and the children in a strong financial position. This one-pager also contains information on why it's important to not procrastinate on an insurance purchase. (8" x 10½")

**AD-44 • Price: \$0.20** ■■■

**SALES IDEA: Use realLIFEstories for Prospecting**



**How I use it:**

I send the realLIFEstories one-pager to people who might potentially purchase life insurance. They tell a story that hits emotions and might remind them of somebody they know. They may spur a little more urgency on people's part because they're not just marketing pieces. They're not product driven; they're situational. I had a few deaths last year that I had to deal with so that reenergized me to work with more life insurance. I have a lot of confidence in mailing these pieces out. I know that when I call, they're going to know what I'm calling about.

Brad Timmons, Roseville, MN

## Life Insurance



### Melissa Wandall One-Pager

Mark Wandall was 30 when he was killed in an auto accident, just 19 days before the birth of his first child. Life insurance has allowed his wife, Melissa, to be a full-time mom and to create a foundation in her husband's name. This one-pager also contains information on common excuses that put families at financial risk. (8" x 10½")

AD-41 • Price: \$0.20 ■ ■ ■



### Richelle Hecker One-Pager

At 37, Major William F. Hecker was killed by a roadside bomb while serving his country in Iraq. Fortunately for his wife and four children, the life insurance Bill had through the military and on his own gave his family financial stability and has allowed his wife to continue to be a stay-at-home mom. This one-pager also contains information on how much life insurance a person needs. (8" x 10½")

AD-38 • Price: \$0.20 ■ ■ ■



### Ernesto Hines One-Pager

When business owner Ernesto "Peanut" Folks found out he had an advanced stage of lung cancer, it was a great relief knowing that his life insurance would pay off his business loans and allow him to turn his body shop over to his son debt-free. This one-pager also describes four of the most important business continuation strategies. (8" x 10½")

AD-37 • Price: \$0.20 ■ ■



### Sandy Wood One-Pager

When farm owner Harvey Wood died in a work-related accident, his wife Sandy wouldn't have been able to keep the farm and pay the bills if it weren't for the proceeds of his life insurance. Today, his family is thriving. This one-pager advises farm owners on how to create a smart insurance plan to protect their farm-based businesses. (8" x 10½")

AD-29 • Price: \$0.20 ■ ■ ■



### Dennis Danduran One-Pager

When stay-at-home mom Jody Danduran died at 39, life insurance allowed her husband Dennis to switch to a job that gave him more time to take care of his five young children. This one-pager also contains information about what it costs to perform all of the functions of a stay at home parent. (8" x 10½")

AD-28 • Price: \$0.20 ■ ■ ■



### Sarah Lewis One-Pager

When Sarah Lewis' husband died, life insurance helped her set up college funds, pay off the mortgage, and hire someone to help care for the kids while she worked. This one-pager sheds light on the different types of life insurance and how much insurance you should buy. (8" x 10½")

AD-24 • Price: \$0.20 ■ ■ ■

## SALES IDEA: Start a Conversation with realLIFEstories



### How I use it:

We place the realLIFEstories handouts in acrylic 8" x 11" stands on all of our desks. These work as conversation starters as well as subtle reminders that their life insurance is important to us, in addition to all of the other services we provide for them.

Jana Cowgill  
Mountain Home, AR

**Long-Term Care Insurance**



**Vernon Duckett One-Pager**

When Vernon Duckett first heard of long-term care insurance from his wife, Helen, he wasn't enthusiastic, but his wife talked him into it. Years later when Helen was diagnosed with Alzheimer's,

Vernon was thankful they had purchased the coverage. Helen's policy paid for the best possible care until her death at age 82 and has preserved Vernon's financial independence. This one-pager also addresses frequently asked questions about long-term care insurance. (8" x 10½")

**AD-51 • Price: \$0.20** ■■■



**Margaret Sweberg One-Pager**

Margaret Sweberg worried about what would happen if her health ever deteriorated. When she fell and broke her hip, she was thankful she had purchased long-term care insurance. It provided her

needed care and financial support. This one-pager contains information about the key factors to consider when purchasing long-term care insurance. (8" x 10½")

**AD-31 • Price: \$0.20** ■■

**Disability Insurance**



**Bill Reid One-Pager**

Bill Reid was 32 when a horrific car accident nearly claimed his life. He had to relearn how to walk and talk, and short-term memory loss has made it impossible for him to return to work. Fortunately, Bill had purchased individual disability insurance and had additional coverage through work, which has enabled him to maintain the same lifestyle he had before the accident. This one-pager also describes three myths about disability insurance. (8" x 10½")

**AD-57 • Price: \$0.20** ■■



**Frank Szatkowski One-Pager**

Frank Szatkowski was a successful dentist before Lou Gehrig's disease forced him to stop working. However, a safety net of insurance, including a business overhead disability policy and a buy-sell agreement funded with disability insurance, protected the business and kept his family financially secure. This one-pager also describes three ways disability insurance can protect a small business. (8" x 10½")

**AD-53 • Price: \$0.20** ■■■



**Ashley Tew One-Pager**

Ashley Tew's career as a nurse seemed to be over shortly after it began because she was diagnosed with multiple sclerosis at age 24. Fortunately, a disability insurance benefit through her employer helped keep Ashley afloat financially while she was unable to work. This one-pager also contains information about the various ways to obtain disability insurance. (8" x 10½")

**AD-46 • Price: \$0.20** ■■



**Meredith Moore One-Pager**

At 30, Meredith Moore found out she had a malignant brain tumor, which required three brain surgeries and chemotherapy. Disability insurance benefits replaced 60% of her income, delivering financial relief to her family and allowing her to focus on her recovery. This one-pager also includes facts about disability risk and the importance of insurability. (8" x 10½")

**AD-39 • Price: \$0.20** ■■■



**Cindy Wrenn One-Pager**

At 28, a healthy Cindy Wrenn and her husband were about to close on their first home when she was stricken with a brain aneurysm and a stroke. Thanks to disability coverage, the Wrenns were able to purchase their dream home, giving Cindy months of recovery time. This one-pager contains statistics about the risk and financial consequences of a disability. (8" x 10½")

**AD-30 • Price: \$0.20** ■■

**SALES IDEA: Cross-selling using realLIFEstories**

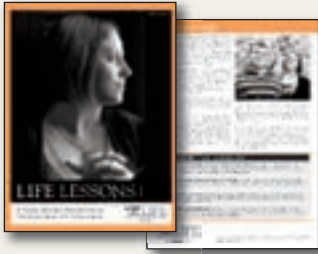


**How I use it:**

When I deliver life insurance policies, I initiate the disability insurance conversation with my clients using a realLIFEstory one-pager. I find that it opens up the DI conversation and allows me to ask that next question: "Have you heard about income-protection plans?" or "Have you heard about retirement-protection plans?" It gets the conversation going – as opposed to not asking the question and missing the opportunity to present an additional benefit to my client.

John Nichols, Chicago, IL

## LIFE LESSONS



### Tracy Basden One-Pager

Eddie Basden a single father, died when his children were still teenagers, leaving them in a precarious financial situation. Through hard work and determination, Tracy and Matthew Basden have persevered. But their journey has been much harder than it would have been had their father had adequate life insurance coverage. This one-pager also describes four reasons to buy life insurance. (8" x 10½")

AD-55 • Price: \$0.20 ■■■



### Karim Abouelnaga One-Pager

A small business owner and recent immigrant, Adel Abouelnaga, was living the American Dream when he was diagnosed with lymphoma. He died nine months later without any life insurance, leaving behind a wife and five sons. The family was left penniless, thrusting his three teenage sons into the role of breadwinners. This one-pager also describes four of the most important things that life insurance can do for a family. (8" x 10½")

AD-61 • Price: \$0.20 ■■■

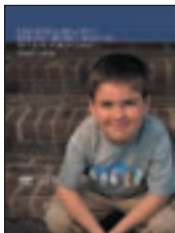


### Esther Kim One-Pager

Young Chang Kim was his family's sole breadwinner when a stroke left him unable to work. His wife took every menial job she could get to provide for her family, and when her children were older they worked hard too. Things became more desperate when Young Chang died and didn't have life insurance to cushion the financial blow. His daughter Esther regrets that so many memories of her father are through the bills due each month and not of the great man he was. This one-pager also explains how life and disability insurance can help families to prepare for life's uncertainties. (8" x 10½")

AD-62 • Price: \$0.20 ■■■

## AD REPRINTS



FRONT

### Rausch Reprint

When Michael Rausch's mother died, his father was able to use the death benefit to pay off his creditors, restart the business that was failing during his wife's illness, and support his family. (8" x 10½")

Price: \$0.20



BACK

### Four Life Insurance Myths for the Young Family

Addresses common myths including "I only need life insurance if I am the primary breadwinner in my family" and "If I buy a term policy and find that I still need the protection when the term ends, I can always renew the policy."

AD-01 ■■■



BACK

### Your Financial Plan: Is Something Missing?

Addresses the role of insurance in a sound financial plan and value of obtaining advice from a professional.

AD-02 ■■■■

## Love Flyers



### Because He Loved Me

This piece describes a husband's love for his wife. It tells the story of how he demonstrated his love through small displays of affection. It then describes

how, despite having died of cancer, his still is able to show his love for his family because of financial plans he made before he died. Though life insurance isn't mentioned by name, it is understood that the family is financially secure because he had adequate life insurance coverage.

(8" x 10½") AD-43 • Price: \$0.20 ■



FRONT

### Blanchard Reprint

Before Jackie Blanchard died, she used her life insurance benefits to make sure her daughters would have a financially secure future. (8" x 10½")

Price: \$0.20



BACK

### Paying for College—Two Keys for Success

Describes tax-advantaged college savings programs and how life and disability insurance can help safeguard college-funding plans.

AD-15 ■■■



BACK

### Life Insurance: What Women Need to Know

Discusses the unique considerations women need to think about when contemplating a life insurance purchase.

AD-16 ■■■■



### Because She Loved Us

A companion piece to Because He Loved Me, this flyer describes a woman's love for her family. When she was alive, she was the glue that held the family

together, supporting her loved ones in myriad ways. Even though she died of cancer four years ago, her love for her family is still evidenced by the legacy of financial security she left behind. Though life insurance isn't mentioned by name, it is understood that the family is financially secure because she had adequate life insurance coverage. (8" x 10½")

AD-64 • Price: \$0.20 ■



FRONT

### House Reprint

Life insurance helped ensure a smooth transition when Brian House took over the family business after his father's death. (8" x 10½")

Price: \$0.20



BACK

### Retirement Planning: More Than Just Saving and Investing

Addresses four ways that life and disability insurance can help people meet their retirement savings objectives.

AD-17 ■■■■■



FRONT

### Hoskins Reprint

Life insurance helped Dorsey Hoskins' mother start a business and spend more time at home with her children after her husband died of an inoperable brain tumor. (8" x 10½")

Price: \$0.20



BACK

### Insuring the Times of Your Life: The Young Family

Describes the main factors that trigger the need for life insurance among young people: getting married, having children, buying a home.

AD-06 ■■■■■



FRONT

### Yunker Reprint

After Kelly Yunker's father died of cancer, his life insurance helped ensure the smooth transition of his business to his daughter. (8" x 10½")

Price: \$0.20



BACK

### Think You No Longer Need Life Insurance? You may want to think again.

Addresses common myths such as "I don't need life insurance because my kids are grown."

AD-56 ■■■■■



BACK

### What Happens to Your Business When You Die?

Reviews some common misconceptions about what can happen when the business owner dies.

AD-05 ■■■■■



BACK

### There's More to Life Insurance Than You Might Have Imagined

Describes several ways life insurance can be used that many people often don't think about: retirement readiness, estate planning, business continuation.

AD-36 ■■■■■

## POSTERS

All Posters (16½" x 22¼" unless indicated differently) Price: \$12.00



7 Wonders of Life Insurance Poster (18" x 24") PO-18 ■■



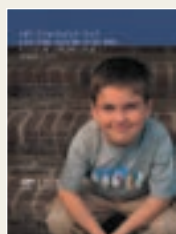
Because He Loved Me PO-17 ■■



Life Happens® Wine Stain PO-16 ■■



Life Happens® Shredder PO-15 ■■



Rausch Poster PO-01 ■■■■



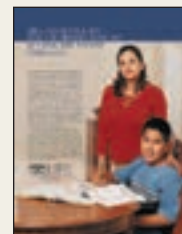
Yunker Poster PO-02 ■■■■



Hoskins Poster PO-03 ■■■■



Blanchard Poster PO-10 ■■■■



López PO-12, PO-13 (Spanish) ■■■■

These one-sided 8" x 10½" fact sheets can be distributed at meetings, included in mailings, or handed out at your office.

## Life Insurance



A Comparison: Term and Permanent Life Insurance

LI-01 • Price: \$0.20 ■



Life Insurance Needs Worksheet

LI-03 • Price: \$0.20 ■



Consumer Tips For Purchasing Insurance

LI-04 • Price: \$0.20 ■



Frequently Asked Questions About Life Insurance

LI-06 • Price: \$0.20 ■

## Long-Term Care Insurance



How Will You Pay For Long-Term Care Services?

LTC-01 • Price: \$0.20 ■



Frequently Asked Questions About Long-Term Care Insurance

LTC-02 • Price: \$0.20 ■



Long-Term Care Insurance – Key Terms

LTC-04 • Price: \$0.20 ■

## Disability Insurance



How Much Disability Insurance Do You Need?

DI-01 • Price: \$0.20 ■



Disability Insurance – Coverage Options

DI-02 • Price: \$0.20 ■



Disability Insurance – Things to Consider

DI-03 • Price: \$0.20 ■

## END-OF-LIFE PLANNING FACT SHEETS



### Getting Your Affairs in Order

This one-pager offers 10 tips for creating a smart end-of-life plan. Among other things, the piece suggests that people have a will, a health care directive, and adequate life insurance. (8" x 10½")  
One-sided • AD-25 • Price: \$0.20 ■■



### Final Expense Life Insurance

After you die, you won't have to worry about your unpaid bills, but somebody will. This one-pager describes what you need to know about final expense life insurance and how it can help ensure that your death won't result in financial hardship for those you love. (8" x 10½")  
AD-32 • Price: \$0.20 ■



### Burial/Preneed Life Insurance

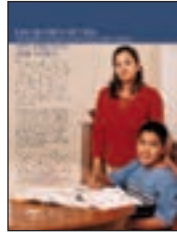
No one likes to think about their own funeral but imagine your loved ones having to plan your funeral without knowing your final wishes. This one-pager describes why pre-funding a funeral is worth considering and explains the key factors for a burial/preneed life insurance policy. (8" x 10½")  
AD-33 • Price: \$0.20 ■



### Porque él me amaba

This is the Spanish-language version of LIFE's top-selling Because He Loved Me flyer. It tells the story of a man who shows his love for his family in life and in death. (8" x 10½")

**AD-54 • Price: \$0.20** ■



### López Ad Reprint

This Spanish-language piece describes the main factors that trigger the need for life insurance among young people: getting married, having children, and buying a home. This two-sided handout also features the Lisa López story. (8" x 10½")

**AD-23 • Price: \$0.20** ■ ■ ■ ■

**PO-13 Poster • Price: \$12.00** ■ ■ ■ ■  
(16½" x 22¼")



### Hágase Cargo

This eight-page Spanish-language brochure offers moms and dads suggestions on how to achieve a financially secure future for their growing families. In addition to highlighting the importance of proper insurance planning, the brochure covers other important financial topics such as managing debt, saving for college and investing wisely. (8" x 10½")

**IB-12 • Price: \$0.40** ■ ■ ■ ■ ■ ■ ■ ■ ■ ■



### Chinese One-Pager

LIFE's first-ever Chinese-language marketing resource, this one-pager describes the life events that typically trigger a need for life insurance. The reverse side features a Life Insurance Needs Worksheet to help consumers determine how much coverage they may need. (8" x 10½")

**AD-40 • Price: \$0.20** ■ ■ ■ ■

## Spanish Life Insurance Fact Sheets

These one-sided fact sheets can be distributed at meetings, included in mailings, or handed out at your office.



Una Comparación: Seguro de Vida Término y Permanente. (8" x 10½")

**LI-07 • Price: \$0.20** ■



Hoja De Trabajo Para Determinar la Necesidad de un Seguro de Vida. (8" x 10½")

**LI-09 • Price: \$0.20** ■



Consejos al Consumidor al Comprar Seguro. (8" x 11")

**LI-10 • Price: \$0.20** ■



Preguntas Frecuentes Acerca del Concepto del Seguro de Vida. (8" x 11")

**LI-11 • Price: \$0.20** ■

## realLIFEstories Resources



### Nicolas Virgen Spanish DVD

These new Spanish-language resources feature the story of Nicolas Virgen, a self-employed painter, had life insurance for himself but was reluctant to buy a policy for his stay-at-home wife, Teresa. But his insurance agent was persuasive and convinced him to cover her too. When a car accident killed Teresa and left Nicolas badly injured, the money from her policy is what paid the bills and kept the family in their home until Nicolas could return to work.

(DVD) • **VI-36 • Price: \$10.00** ■ ■ ■ ■

(Spanish One-Pager) • **AD-65 • Price: \$0.20** ■ ■ ■ ■

(English One-Pager) • **AD-63 • Price: \$0.20** ■ ■ ■ ■



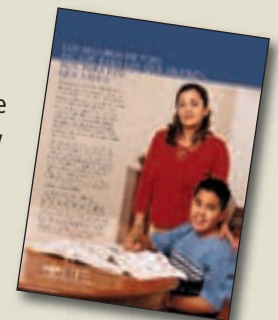
### Nicolas Virgen One-Pager

## SALES IDEA: Motivate and Inspire



### How I use it:

I truly know that the LIFE posters catch clients eyes and the one-page flyers have made clients cry as they are waiting at my desk for a proposal. I have them in English and Spanish and they have touched every single person who sits and waits. Great way to open up the conversation of life insurance.



Jacqueline Perez,  
Gargen City, KS

## Workplace realLIFEstories

These one-sided 8" x 10½" realLIFEstories flyers can help educate employees about why it's important to carefully consider insurance benefits that may be offered to them at work.



### John Butcher One-Pager

Kara Butcher was just 37 when she died suddenly of an undiagnosed heart condition. Thankfully for her husband John and 6-year-old son, Tre, Kara had purchased life insurance through work a year earlier. The insurance money provided John with a financial cushion, helping him transition to the role of a single dad. This one-pager also describes the two main types of life insurance available through employers: group and voluntary plans. (8" x 10½")

AD-60 • Price: \$0.20 ■■



### Connie Hobson One-Pager

Bill Hobson led an active life until Lou Gehrig's disease robbed him of much of his muscle function. When he could no longer work, disability insurance through his employer helped his family make ends meet. After Bill finally succumbed to the illness, life insurance that he had purchased through work and on his own has provided his wife, Connie, and their three daughters with financial security. This one-pager also provides tips to help people make smart decisions about life and disability insurance benefits that their employers may offer. (8" x 10½")

AD-58 • Price: \$0.20 ■■■■



### Bill Reid One-Pager

Bill Reid was 32 when a horrific car accident nearly claimed his life. He had to relearn how to walk and talk, and short-term memory loss has made it impossible for him to return to work. Fortunately, Bill had purchased individual disability insurance and had additional coverage through work, which has enabled him to maintain the same lifestyle he had before the accident. This one-pager also describes three myths about disability insurance. (8" x 10½")

AD-57 • Price: \$0.20 ■■■



### Melissa Knoll One-Pager

Greg Knoll was 38 when he died of a rare form of stomach cancer. Fortunately for his wife, Melissa, the life insurance he owned through work and on his own paid off debts accumulated during the illness, funded college savings plans for their two daughters, and has enabled Melissa and the girls to stay in the family home. This one-pager also offers guidance on whether to buy life insurance through work or on your own. (8" x 10½")

AD-50 • Price: \$0.20 ■■



### Cindy Wrenn One-Pager

At 28, a healthy Cindy Wrenn and her husband were about to close on their first home when she was stricken with a brain aneurysm and a stroke. Thanks to individual and group disability coverage, the Wrenns were able to purchase their dream home, giving Cindy months of recovery time. This one-pager contains statistics about the risk and financial consequences of a disability. (8" x 10½")

AD-30 • Price: \$0.20 ■■



### Richelle Hecker One-Pager

At 37, Major William F. Hecker was killed by a roadside bomb while serving his country in Iraq. Fortunately for his wife and four children, the life insurance Bill had through the military and on his own gave his family financial stability and has allowed his wife to continue to be a stay-at-home mom. This one-pager also contains information on how much life insurance a person needs. (8" x 10½")

AD-38 • Price: \$0.20 ■■

## Workplace Fact Sheets

These one-sided 8" x 10½" fact sheets can be distributed to employees when considering their benefit options.



Understanding Your Life Insurance Benefit (Group)

WK-01 • Price: \$0.20 ■



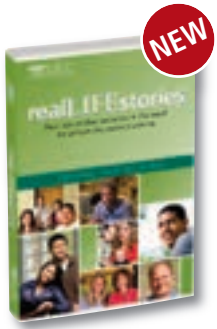
Understanding Your Life Insurance Benefit (Voluntary)

WK-02 • Price: \$0.20 ■



Understanding Your Disability Insurance Benefit (Group)

WK-03 • Price: \$0.20 ■



NEW

**realLIFEstories® DVD—Fifth Edition**

This two-disc set is the largest selection of realLIFEstories videos ever compiled – 50 videos in all, including 13 brand new ones. The DVD menus navigate like a website, allowing you to easily identify the story that will resonate best for your particular client situation. Life insurance videos (Disc One) are organized by these categories: young families, established families, middle income, upper income, business, workplace benefits, permanent, term, multicultural and Spanish-language. Disc Two contains more disability, long-term care and underinsurance stories than ever before. A “continuous play” feature allows you to have videos play continuously in the reception area of your office.

(DVD) • VI-37 • Price: \$40.00



**LIFE Ads on CD**

This CD contains most of LIFE’s print ads and radio & TV commercials. You can print up hard copies of the ads, display them on your computer screen or email them to clients and prospects. LIFE’s provocative TV and radio commercials are ideal for incorporating into laptop presentations.

(CD) • VI-29 • Price: \$15.00



**Excuses, Excuses DVD**

A little humor can go a long way toward dispelling excuses about the insurance-buying process. This four-minute DVD video debunks the main excuses people make for not getting insurance, including fear of making a wrong decision. Use this light-hearted video to break the ice with clients and prospects, and help them overcome their long list of common excuses and objections.

(DVD) • VI-31 • Price: \$10.00



NEW

**Legacy of Love DVD**

It’s not often we get a second chance to put things right. That’s the theme of this 2-minute video, in which the message gets delivered through an innovative forward/backwards script. It is sure to get clients and prospects thinking about the role of life insurance in their financial plans. The video leaves viewers pondering a simple question. How do they want their loved ones to remember them? Do they want to be remembered for having left their family with no money and few options, or do they want to leave behind a legacy of love and financial security?

(DVD) • VI-34 • Price: \$10.00



**You Do It for Love DVD**

This video tells the story of a loving couple that is celebrating their anniversary. The wife informs her husband that she has started the process of applying for life insurance to ensure that the family will be financially secure, in the event something were to happen to either of them. The video ends with these words on screen: “Life insurance. You do it for love.” This video is a great tool for focusing clients and prospects on the main reason why they need life insurance – because they love people and want to protect them financially.

(DVD) • VI-32 • Price: \$10.00



**Insurance 101 In a Flash DVD**

This DVD is a collection of seven Flash-animated videos that describe the major types of insurance in a way that consumers can easily understand. There are videos for each of the following topics: life, disability, long-term care, health, automobile and homeowners insurance. There’s even a video called “Insurance Fundamentals” that explains where insurance fits into a person’s overall game plan.

(DVD) • VI-30 • Price: \$15.00



NEW

**Nicolas Virgen Spanish Language DVD**

LIFE’s first ever Spanish-language video features the realLIFEstory of Nicolas Virgen, a self-employed painter who had life insurance for himself but was reluctant to buy a policy for his stay-at-home wife, Teresa. The decision to also purchase a policy for Teresa is what saved the family financially when she was killed in a car accident. This video is also available on LIFE’s 5th Edition realLIFEstories DVD (see above).

(DVD) • VI-36 • Price: \$10.00



**SALES IDEA: Embed LIFE Videos on Your Website...for Free!**



**How to do it:**

LIFE’s videos on DVDs are ideal for playing in face-to-face meetings. But did you know that you can also expose your clients to a lot of LIFE’s best video content on your own website and at no cost to you? Simply go to the Embeddable Video playlist at LIFE’s YouTube site ([www.youtube.com/lifefoundation](http://www.youtube.com/lifefoundation)) and you’ll have access to nearly two dozen free videos.

**4 Simple Steps to Embed a Video onto Your Website:**

- 1) Select the LIFE video you want to embed
- 2) Place your mouse anywhere on the horizontal “play” bar that sits below the video
- 3) Right click your mouse and select “copy embed html”
- 4) Then go to [www.lifehappens.org/youtubetutorial](http://www.lifehappens.org/youtubetutorial) for a short tutorial on how to insert the code into the backend of the content management system for your website

## Life Happens Products

### Build a Campaign Around the Life Happens Theme

Life Happens is a great life insurance marketing theme, so why not build an entire marketing program around it using the Life Happens Marketing Toolkit. Located at [www.lifehappens.org/lifehappenskit](http://www.lifehappens.org/lifehappenskit), the Kit contains a Marketing Guide that offers advice on how to connect with clients using Life Happens merchandise, along with other resources like free downloadable flyers and approach letters.



#### Life Happens® Mug

This high-quality coffee mug features the Life Happens logo on the front and url on the back. Use it during client meetings to get people asking, "What does LIFE Happens mean?" When they do, you'll be ready with the answer about how none of us knows what the future holds. That's why it's important to protect our loved ones financially through proper insurance planning. These mugs are great conversation starters and can also be a nice giveaway to your clients and prospects.

**MI-29 • Price: \$6.00**



#### Life Happens® T-shirt

These attractive t-shirts feature the Life Happens slogan and are great for giveaways. You can also wear them around town where people are sure to ask you what the shirt means. When they do, you'll be ready to talk to them about what you do for a living and how you can help prepare them for the financial consequences of life's uncertainties. Sizes: S, M, L, XL, \$2.00 surcharge for XXL. Please indicate size on order form.

**MI-14 White / MI-26 Black • Price: \$15.00**



#### Life Happens® Baseball Caps

This high-quality baseball cap features the Life Happens logo and is sure to get people asking, "What does Life Happens mean?" When they do, you'll be ready with the answer. Life Happens is a simple statement of fact. None of us knows what the future holds. That's why it's important to protect our loved ones financially through proper insurance planning. Available in khaki and black, these hats are great conversation starters. The rest is up to you! One size fits many.

**MI-25A Khaki / MI-25B Black • Price: \$15.00**



#### Life Happens® Bracelet

Recently redesigned, this gel bracelet features the new Life Happens logo. Because they're priced so affordably, the bracelets make a great prospecting giveaways. Wear several at a time and when someone asks you what's on your wrist, offer to give them one. Tell them that the bracelet is a reminder of how unpredictable life can be and that you can help them prepare for the financial consequences of life's uncertainties. More than 1 million Life Happens bracelets have been sold to date, so place an order today and give these popular giveaways a try in your practice.

**MI-13 • Price: \$0.50**



Life Happens® Shredder  
**PO-15 • Price: \$12.00**



Life Happens® Wine Stain  
**PO-16 • Price: \$12.00**

## Wonders of Life Products

The "7 Wonders" poster and scroll pen are great life insurance marketing resources, but they are just two of a broader suite of wonders-themed pieces that LIFE offers. At



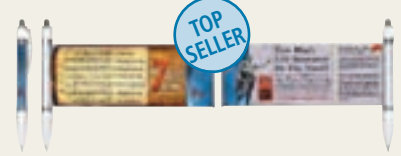
[www.lifehappens.org/wonderskit](http://www.lifehappens.org/wonderskit), you'll find free downloadable flyers, free embeddable videos, the "Wonders of Life" logo in various formats, and more. Use these resources to put together an effective marketing program quickly and affordably.



#### 7 Wonders of Life Insurance Poster

This attractive, glossy poster is a great resource for educating people about what LIFE calls the "7 Wonders of Life Insurance." Hang it in your office and when a client asks about it, you can tell them

about the many wondrous things that life insurance can do for a family. **PO-18 • Price: \$12.00**



#### 7 Wonders of Life Insurance Scroll Pen

This high-quality pen is a great resource for educating people about what LIFE calls the "7 Wonders of Life Insurance." When your clients pull out the pen's metal strip, they'll read about the many wondrous things that life insurance can do for a family. On the reverse side is a call-out for LIFE's online Life Insurance Needs Calculator. These are great client giveaways and point-of-sale pieces. If you want to use them for direct mail prospecting, you will need to send them in either a padded envelope or in cartridges designed specifically for mailing pens.

**MI-22 • Price: \$1.00**



#### NextGen3 DVD

Over the past 14 years, LIFE's high school insurance education program has reached more than 26 million students. NextGen3 is a DVD- and Web-based program that helps educate young people about the basics of risk management and financial planning, as well as life, health and disability insurance. How can you help? Introduce the program to a teacher in your community and offer to serve as a guest speaker.

(DVD) • **NG-06 • Price: \$10.00**

## Insure Your Love Products

### A Great Year-Round Marketing Theme

The main reason to buy life insurance is because you love people and want to protect them financially. To help you communicate this important message to people in your community, LIFE has created a wealth of love-themed marketing resources. In addition to the Insure Your Love products listed below, the Insure Your Love Producer Toolkit ([www.lifehappens.org/lovekit](http://www.lifehappens.org/lovekit)) includes a wealth of free resources such as downloadable flyers, eCards and embeddable videos. Insure Your Love is a great year-round marketing theme, so put it to the test today!



#### Insure Your Love® Mug

This high-quality coffee mug has the Insure Your Love logo imprinted in white on one side and [www.insureyourlove.org](http://www.insureyourlove.org) on the other. This mug will make a great statement at your office. Use it on your desk or to serve beverages to clients, and reinforce the message you're trying to convey: We buy life insurance because we love people and want to protect them financially. Or use it as a leave behind when you deliver a policy to remind clients of the good decision they have made to insure their love.

**MI-28 • Price: \$6.00**



#### Insure Your Love® Wrist Band

This red gel awareness bracelet is imprinted with Insure Your Love on the outside and [www.insureyourlove.org](http://www.insureyourlove.org) on the inside. It's a perfect giveaway to get people thinking about the connection between love and life insurance: We buy life insurance because we love people and want to protect them financially. This bracelet can be your segue to talk to prospects about their life insurance needs.

**MI-27 • Price: \$0.50**



#### Insure Your Love® M&M's

These red and white M&M's feature the Insure Your Love logo in black on each candy and have the Insure Your Love logo and [www.insureyourlove.org](http://www.insureyourlove.org) printed on the bag. They make a great marketing resource during the Insure Your Love campaign—and beyond. Have a bowl filled with these individual-serving bags in your reception area or on your credenza, hand them out at seminars or when you set up a booth where there will be foot traffic. The options are endless.

**MI-31 • Price: \$1.25**



#### Insure Your Love® Mints

These sugar-free mints come in a durable plastic, heart-shaped container that features the Insure Your Love logo and url. Mail them to clients and prospects, or make them available in your reception area.

**Note:** The mints can be sent, along with a one-page cover letter, in a standard #10 business envelope.

**MI-24 • Price: \$1.25**



#### Insure Your Love® Khaki Hat

This high-quality khaki baseball cap features the Insure Your Love logo stitched in red on the front and [www.insureyourlove.org](http://www.insureyourlove.org) on the back. It's sure to get people asking, "What does Insure Your Love mean?" When they do, you'll be ready to tell them about the connection between love and life insurance: We buy life insurance because we love people and want to protect them financially. These hats are great conversation starters. The rest is up to you! One size fits most.

**MI-30 • Price: \$15.00**



#### Insure Your Love® T-shirt

These fashionable t-shirts feature the Insure Your Love logo. Our message to the public is simple: you buy life insurance because you love someone or something. Help deliver this important message by wearing these shirts to the gym or around town. When people ask you what the shirt means, tell them how you can help protect the ones they love. Sizes: S, M, L, XL, \$2.00 surcharge for XXL. Please indicate size on order form.

**MI-18 White / MI-19 Red • Price: \$15.00**

#### Insure Your Love® Magnets

These two-in-one magnets (see note below) are a great direct-marketing resource. Do a mass mailing and in your cover letters say that the magnet is a reminder that you buy life insurance to protect the ones you love. Size: 3" x 4"

**Note:** These are really two magnets in one. The heart pops out, leaving a space behind which people can put photos of their loved ones. The magnet fits in a #10 business envelope. **MI-20 • Price: \$0.70**



#### Insure Your Love® Notepads

If you want your letters to clients and prospects to get opened and be remembered, here is an idea for you: enclose an Insure Your Love notepad. The notepad fits in a #10 business envelope. The notepad, envelope and a one-page cover letter weigh exactly one ounce and will qualify for the 44 cent first-class postage rate. Sold in packs of 25 (10 sheets per pad). Size: 3 1/2" x 5 1/4"  
**MI-21 • Price: \$8.75**



