Life Events

Use these key life moments as natural openings to discuss life insurance.

- **Getting Married**
  Two incomes, one financial plan — protection needs to start now.
- **Having a Baby**
  The #1 reason people buy life. A new life depends on you.
- **Getting Divorced**
  Protect child support / alimony obligations.
- **Becoming a Grandparent**
  Legacy planning — protect the next generation.
- **Caring for an Aging Parent**
  They see the cost of care firsthand — don't be a burden.
- **Buying a Home**
  30-year liability needs a 30-year solution (mortgage protection).
- **Starting a Business**
  Protect family from business debt; key-person coverage.
- **Getting a Promotion/New Job**
  Higher income = higher protection needed.
- **Receiving an Inheritance**
  A lump sum is perfect to fund a permanent policy.
- **Paying Off a Major Debt**
  Free cash flow (loan, student debt) → redirect into policy.
- **Adding a Teen Driver**
  Stark reminder of risk — pivot to life naturally.
- **Turning 40, 50, or 60**
  Mortality becomes real. Urgency to lock in rates.
- **A Health Scare**
  Close call = perfect 'what if' moment. Act now.
- **Death of a Friend/Family Member**
  Most powerful trigger — life insurance becomes real.
- **Starting Retirement Planning**
  Permanent life protects retirement assets.
- **Refinancing or Adding a Vehicle**
  Lien holder on file — do they have a payment protector?