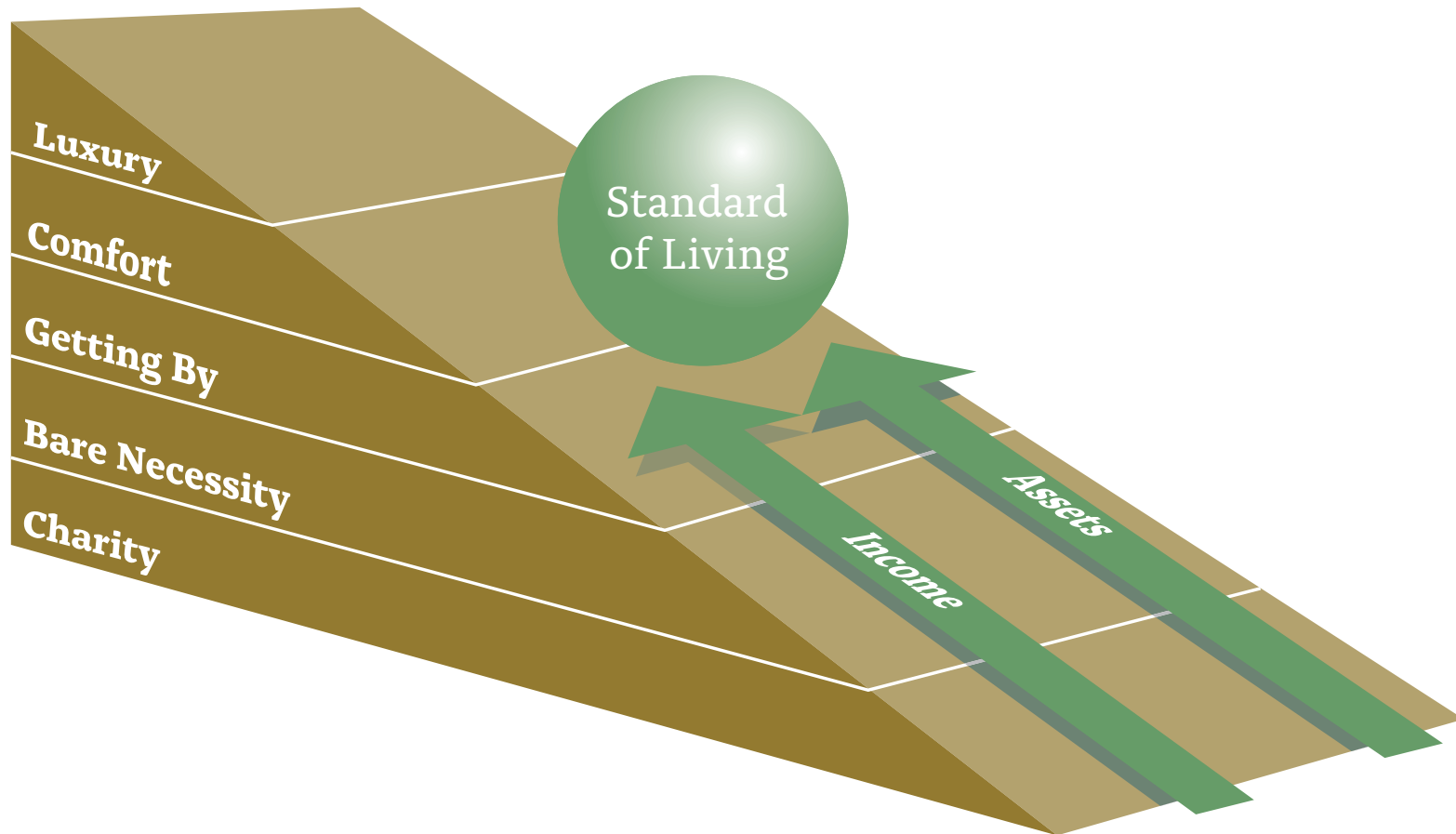




# Help protect your standard of living.

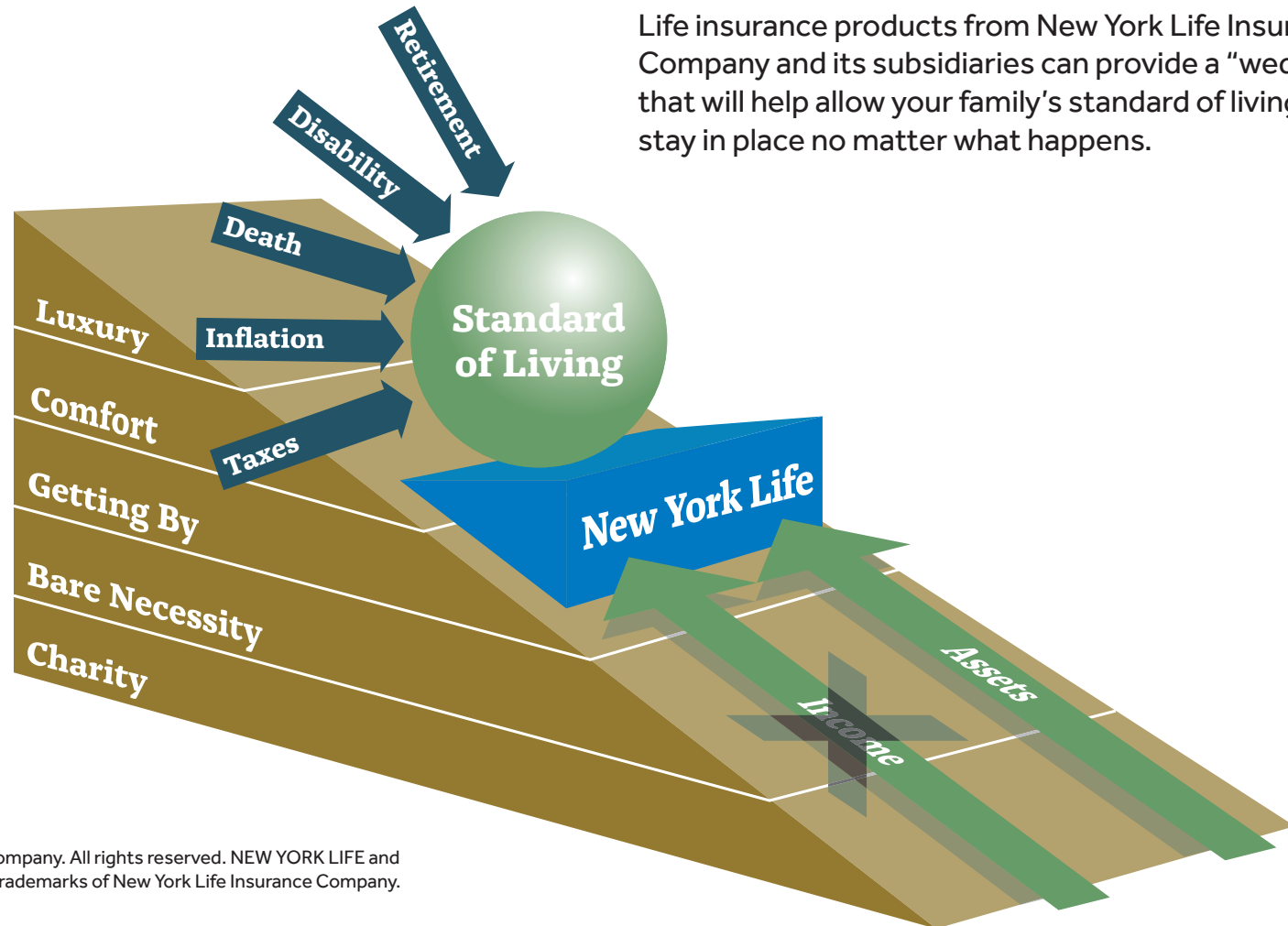
Where would you place your family's standard of living on this diagram?

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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