



No Matter Where You Are in Life...

Planning is important.

Whether you are protecting a new family, paying for college, preparing for a busy retirement, or thinking about your legacy options, planning always makes things easier.

You may not know what tools to use to make those decisions, but a financial professional will - and they may help protect your assets along the way!

Now that you are ready to begin moving forward with your plan, let us show you how to use a variety of tools to potentially provide a safer, more reliable path to your goals.

0417-02

**{Agent Name}
{Agent Phone}
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HOW?

Life Insurance can cost significantly less in your 20's.

When you purchase a 10 year term life insurance policy on your student, it can cost as little as \$100 a year—and if they predecease before the loans are paid off, the burden of the student loans could be paid off using the Life Insurance proceeds.

THE BEST PART—

The 10 year policy is convertible, which means the policy can be converted to currently available permanent cash value policy without proving insurability (no medical tests!) The policy can be gifted to the student and converted to a permanent life policy within the conversion period¹.

DON'T WAIT!

Find out how you can start early, protecting the people you love the most. For more information, please contact Michael Bajada at Ocean Financial Associates at 609-618-4902.

***You can't reduce the emotional burden—
but you can reduce the financial burden.***

*1 - Subject to the terms and conditions listed in the policy.
Not all loans may be covered with the proceeds from Life Insurance, check with your representative in regards to your specific loan.*

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