

Why You May Need **Life And Disability Insurance** — At Any Age



How would you pay your monthly bills and living expenses if an injury or illness prevented you from earning a paycheck? Or if you were to die, would your death create financial difficulty for others? It's during these times that disability insurance and life insurance can be helpful — to protect you and your family financially in the event something unexpected happens, no matter what your age.

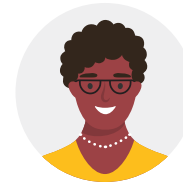


Lian
GENERATION Z

“I’m a healthy young adult... why should I buy life insurance?”

Having **just graduated from college**, Lian is excited about her future. She is starting a new job and moving into her first apartment. Along with **monthly rent and living expenses**, she also has **\$25,000 in private student loans, co-signed by her parents**. With limited financial resources, Lian thinks purchasing life insurance is an added expense she can't afford.

As co-signers, Lian's parents may be responsible for her student loan debt should Lian unexpectedly die. While life insurance may not be a priority for Lian, enrolling in an affordable plan through work may help provide the money her parents may need to resolve her private student loan debt if the unthinkable happens.*



Georgia
GENERATION X

“With my children and mother relying on me, I can't afford illness, injury (or worse) to interrupt my income.”

A divorced mother with **2 teenagers**, Georgia works as a **bookkeeper for a small business**. Within the last 2 years, Georgia's **elderly mother has come to live with them**. Georgia **rents her home** and has accumulated **additional debts** because of the added expense of caring for her mother.

Georgia's employer includes short and long-term disability as part of its employee benefits package. Because the premiums are less than \$10 a month, Georgia is enrolled. Now, she has peace-of-mind knowing if she is unable to work due to illness or injury, these policies may provide benefits that help her and her family.



Aaron
MILLENNIAL

“How will we pay our bills if my wife suddenly can't work because of complications from her pregnancy?”

With their **first child on the way**, Aaron and his wife are excited to become parents. After the baby is born, Aaron's wife will have to return to her full-time job because **they need both incomes to pay their monthly bills**. Looking ahead to maternity leave, they've managed to save a little extra to offset the **reduced wages** from his wife's 12-week unpaid FMLA benefit**.

When Aaron's wife changed jobs a few years ago, she enrolled in disability benefits, because they were fully paid for by her employer. Now, if the doctor should prescribe bedrest, and she is unable to work, this disability insurance may help them make ends meet.



Hugh
BABY BOOMER

“How will my wife maintain her current lifestyle if something would happen to me?”

At **61-years old**, Hugh is **starting to think about retirement**. Hugh's **wife, a stay-at-home mom** for the past 30 years, now spends her days volunteering for various organizations. Because of two layoffs during his working career, Hugh has **accumulated limited retirement savings**.

To supplement his individual policy, Hugh also purchased group life insurance through work. Together both policies may provide a benefit that helps his wife if something were to happen to him.

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* <https://www.salliemae.com/blog/things-you-should-know-about-cosigning-student-loans/>

** <https://www.dol.gov/agencies/whd/fmla>

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