

# Life Insurance

Why YOU need it too



## Gift with purpose

With the holiday season just around the corner, now is a great time to stop and think about what we are thankful for. For most people, the first thing that comes to mind is family. Give the gift of life insurance.

Information by Auto Owners



### Children

- Securing permanent life insurance while young and healthy means coverage is in place for a lifetime, regardless of changes in health.
- Insurance rates are based on age. The younger the insured, the lower the premium.

### Young Adults

- They often have a lot of debts (car, school, and mortgage). They usually don't realize that if they pass away, someone will still have to pay off these debt obligations.
- Life insurance protection can fill this gap and provide future financial security as their lives change.

### Beginning & Established Families

- Many families rely on both spouses' income for financial planning.
- Life insurance can secure a family's current living standards and future stability

### Single Parents

- A 2011 study identified children of single parents as most at risk of being without insurance.
- Purchasing life insurance as a sole caregiver ensures their children have options for the future.

### Stay at Home Parents

- Monetary value can be placed on childcare, cleaning and meal preparations. These services are often underestimated in life insurance planning.
- The surviving spouse would likely have to pay for these services should anything happen to the stay at home parent.

### Business Owners

- A business needs to continue without interruption.
- Life insurance can be purchased as a buy/sell agreement and key person insurance for business owners, partners and key employees providing options for ongoing operations.

### Retirees & Seniors

- Retirees & Seniors may no longer have debt obligations, but many still have a need for life insurance to cover final expenses.
- Final expenses can include funeral costs, estate administration and taxes, which typically start at \$10,000.

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### Coverage for the Mortgage

Many people think about fire and tornadoes when insuring their homes. After all, if a tornado hits your house it can be devastating. But who will pay your mortgage if you are not here?

The death of an income earner can be devastating to a family's financial security. Did you know that the chance of a home burning to the ground is only 1 in 200 over 20 years? Yet, as the graph indicates, the chance that a male or female homeowner will die within 30 years is much more likely to occur. You can protect your family for about the cost of a cup of coffee a day by purchasing mortgage insurance. By protecting your mortgage with life insurance from Auto-Owners Life Company, you can rest assured that your family will have a place to live should something happen to you.

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# E-Newsletter October 2011



Nicole Hardey, Cheyenna Ames, and Kelly Mennemeyer at the Special Spaces Golf Tournament



Cheyenna Ames, 14, of Moberly, Missouri enjoying her newly decorated bedroom; donated by Special Spaces



## Our Personal Lines Agents... Pressing in to Help Our Clients Make Their Imprint!

When Kelly Mennemeyer heard her clients, Todd and Lacy Gambill, speak about their charity, Special Spaces; she sensed their passion and wanted to help their cause. Special Spaces St. Louis is a chapter that serves the local area to create new bedrooms for terminally ill children. Both our personal lines agents Kelly Mennemeyer and Nicole Hardey felt honored to participate in a fundraising golf tournament to sponsor the transformation of Cheyenna Ames, 14, of Moberly Missouri's bedroom. Cheyenna suffers from cystic fibrosis, and spends two hours a day receiving treatments for her disease; her new room is an enjoyable place to spend time when she feels badly. To learn more about Special Spaces or to make a donation visit <http://specialspacesstl.org>



\$550 raised for the MDA at K. Flynn Insurance Golf Tournament ...  
Thank you to those who donated!

Disclaimer: Do not reply to this email regarding your insurance coverage or questions. Contact your agent directly. To unsubscribe to this newsletter [click here](#).

Kevin



Sherry



Kelly



Nicole



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