# Getting there is one thing. Staying there is another.

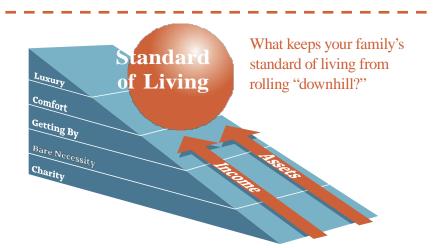
Here's how life insurance can protect your family's standard of living.

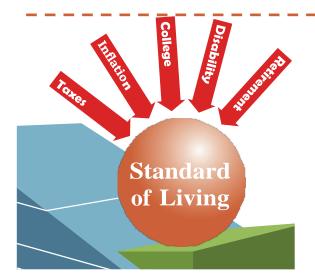
Chances are you're doing everything you can to make sure your loved ones enjoy the highest possible standard of living. But it isn't easy. In fact, an analysis conducted by GOBankingRates found that living the American dream now costs the average family of four approximately \$143,129 a year.<sup>1</sup>

## The American Dream has a price tag: \$143,129 a year.<sup>1</sup>

# So where would you place your family's standard of living on the following diagram?

Do you have enough income and assets to lead a comfortable lifestyle? And if so, how hard do you have to work to maintain it?





#### Influences on Standard of Living

Since taxes, inflation, and a host of other factors routinely get in the way, it usually doesn't take much to stop your momentum, or worse, get things rolling the opposite direction. What's more, many of today's families have to set aside a significant portion of their income to meet long-term goals like saving for retirement, caring for an aging relative, or paying for a child's college education.

#### **Tough Questions**

Now imagine what would happen if something tragic unexpectedly took you—and the income you work so hard to provide—out of the equation. How long do you think it would take for your family's lifestyle to decline if you suddenly passed away? And how long do you think it will be before your loved ones face some potentially troubling questions?







Will we be able to attend the same school?



How long can we afford to stay in the home we love?



Will we be able to afford college when the time comes?

### Have the answers—and financial protection—your family needs.

If you want to make sure your family has all the resources they need to maintain their comfortable lifestyle, you may want to look into group term life insurance. Since group term life insurance is often the simplest type of coverage and has competitive rates, you may be able to give your loved ones more financial protection than you ever thought possible. And because you are a member of The New York State Bar Association, there are plans available designed just for Attorneys.

Best of all, this coverage is backed by New York Life Insurance Company, a Fortune 100 company that has been keeping it's promises and honoring it's obligations since 1845, so you can be sure your coverage will be there when needed.

To find out more about group life insurance available through The New York State Bar Association, please visit www.nysbainsurance.com/dream or call 855-874-0140.

SMRU1679849