

## **Different life stages, changing needs**

Paying for college for your children may be one of your family's current needs. You may be concerned about a comfortable, worry-free retirement. You may wonder if needing costly long-term care will deplete your hard-earned assets. You want to have something to leave for your wife, children or grandchildren.

At some point you may have had all of these needs on your mind. Over time, these thoughts make way for others as your needs evolve, your finances change and you get older. What is important to you at age 20, may not be at 30, or 45, or 65. What is the best way to be prepared for these changes before they happen?

One of the easiest ways to be financially ready for changes that come with different life stages is to meet annually with your professional Knights of Columbus agent, and address the needs that his analysis uncovers. This can help you be ready to face the financial challenges and issues on the road ahead.

During that annual visit, I'll take the time to review your needs, goals and budget. I'll update all beneficiaries on your policies and be sure your coverage meets your needs. I'll recommend a program of life insurance, long-term care insurance and guaranteed income annuities that will help you rest easy at night.

Whatever your needs, whatever your concerns, whatever your stage in life, I can help.

Fraternally yours,

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