



ADVISOR USE ONLY

HOW YOU CAN HELP PROTECT FAMILIES FROM THE BURDEN OF DEBT

Clients who are building for the future have a lot on their minds. They're thinking about work, buying their first homes and often raising kids. Thinking about how their debt might leave their family in the lurch isn't always top of mind.

But, their dependency on income is high. Couples with children have the highest amount of debt – with an average debt level of \$144,600.* Without protection in place, a family with dependents could suffer a significant financial impact if a primary income earner dies.

PROTECT THIS PHASE OF LIFE

Term insurance makes sense for clients who are building for the future, are looking for assistance with income replacement or mortgage and debt protection needs, or have budget constraints but don't want to leave their family struggling if they die.

Starting with a **Money for Life** conversation, you can show clients how term insurance is helpful for covering their basic needs, and how it's customizable, flexible, affordable and assists with mortgage protection and income replacement.

MONEY FOR LIFE RESOURCES CAN HELP

Here are a few resources to help start the conversation and learn more about the **Money for Life** approach.

- [Let's talk about building for the future](#) – This conversation starter provides statistics and presents potential solutions.
- [Shedding light on life insurance](#) – Provides clients a basic understanding of a variety of life insurance options.
- [Video: Building for the future](#) – Encourages younger clients to make the most of today and start thinking about tomorrow.
- [Which SunTerm for which client](#) – Gives you all the information you need for making sound term length recommendations.

Get all the details you need about [SunTerm](#) on [sunlife.ca/advisor](#).

WE'RE HERE TO HELP

To learn more about **Money for Life** and SunTerm, contact the Sun Life Financial [Sales Desk](#).

? DID YOU KNOW?

Individuals under 45 have an average household debt of \$129,000.*

Couples with children hold one half of all debt, with an average debt of \$144,600.*



* Statistics Canada, National balance sheet and financial flow accounts, second quarter, 2014

Life's brighter under the sun