

**Survivor Life Insurance** Survivorship policies insure two lives, typically a husband and wife, under one life insurance policy and pays a life insurance benefit after the surviving insured has passed away. The life insurance benefit can be used to help pay estate taxes, estate settlement costs, or as a way to leave an inheritance to children and grandchildren.

### How much life insurance do you need?

There's so much to protect around you, and most importantly your loved ones. It's easy to calculate your life insurance needs, which depends on your individual circumstances.

The advisors at David White & Associates can answer all your questions regarding life insurance and may help you determine which type is most suitable for the needs of you and your family.

***Don't wait until it's too late  
to make sure you are covered***



# Life Insurance

---

## Do you need it?

---



\*Securities and investment advisory services are offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and David White & Associates are not affiliated. Additional products and services may be available through David White & Associates that are not offered through AIC. Representatives of AIC do not provide tax or legal advice. Please consult your tax advisor or attorney regarding your situation.



**David White & Associates**  
*dream, grow, protect, enjoy*

3150 Crow Canyon Place, Suite 200  
San Ramon, CA 94583  
925-277-2600-Phone  
925-277-2601-Fax  
[www.dwassociates.com](http://www.dwassociates.com)



**David White & Associates**

---

No one wants to think about the possibility of not being around to take care of their loved ones. But ask yourself these questions . . .

- 1) Could your family financially survive without your income?
- 2) Would you like your mortgage and debt paid if you die too soon?
- 3) Are your financial holdings illiquid? Could your family benefit from immediate cash?
- 4) Would you want to be able to fund college for your children or grandchildren, even if you are not around?
- 5) Would you want your family to be able to remain in their world with the same standard of living if something should happen to you?
- 6) Do you have a special needs family member that will require lifetime assistance?
- 7) Do you take your family obligations seriously and want to be sure everyone will have what they need in your absence?

If you answered yes to any of the questions above, you should have life insurance in place.

### What exactly IS life insurance?

When you want to provide financial security to those who matter most to you, life insurance is a good place to start. It can protect your loved ones by providing a death benefit, so they have one less thing to worry about during difficult times. Some policies also build cash value which you can use if you need it while you are still alive. There are multiple types of life insurance to match your needs and budget, so you can get the confidence of knowing you're covered.

Life insurance is used for many strategies during a person's lifetime. Not only is it used to help protect families, estates and businesses in case of a premature death, but the inside build up of cash may also be used for many accumulation and distribution strategies. At David White & Associates, we investigate all the options that are available in order to utilize the tax efficient strategies for goal planning, as well as providing the much needed death benefit for protection.

### What type is the right type for me?

There are several different types of life insurance and it's important you ask questions and understand your options.

- ◆ Term Life
- ◆ Whole Life
- ◆ Universal Life
- ◆ Variable Life\*
- ◆ Equity Indexed Life
- ◆ Survivor Life

### How does life insurance work?

**Term Life Insurance** is often the most affordable coverage because it offers protection for a specific number of years. You may want to purchase a term life insurance policy to:

- Get valuable coverage at an affordable price.
- Help cover specific financial responsibilities like a mortgage or college expenses.
- Supplement a permanent policy or group policy at work.

**Whole Life Insurance** is a life insurance contract with level premiums that has both an insurance and an investment component. The insurance component pays a stated amount upon death of the insured. The investment component accumulates a cash value that the policyholder can withdraw or borrow against.

**Universal Life Insurance** (often shortened to UL) is a type of permanent **life insurance**, primarily in the United States of America. Under the terms of the policy, the excess of premium payments above the current cost of **insurance** is credited to the cash value of the policy.

**\*Variable Life Insurance** is a type of permanent **life insurance**. It may help you balance protection and the potential to accumulate cash value through underlying investment options. This type of life insurance gives you flexibility and choice

**Equity Indexed Life Insurance** is a permanent life insurance policy that allows policyholders to tie accumulation values to a stock market index. Indexed universal life insurance policies typically contain a minimum guaranteed fixed interest rate component along with the indexed account option. Indexed policies give policyholders the security of fixed universal life insurance with the growth potential of a variable policy linked to indexed returns.