

## 5 Reasons to buy

NWL®

*freedom*  
term express

### Here are 5 instances where **NWL® Freedom Term Express** can provide affordable protection for your clients

#### 1. To Pay Final Expenses

The cost of a funeral and burial can easily run into the tens of thousands of dollars, and your client doesn't want their spouse or children to suffer financially at their death.

#### 2. To Cover Children's Expenses

Like most parents, your client wants to be sure their children are well taken care of and can afford a quality education. For this reason, additional coverage is important while children are still at home.

#### 3. To Pay Off Debts

In addition to providing income to cover everyday living expenses, Life Insurance can cover debts like the mortgage, auto loans, and medical bills.

#### 4. Cover a Non-Working Spouse

The premature passing of a stay-at-home spouse may result in the need to hire outside help for domestic tasks previously shared such as cooking, cleaning the house, or doing laundry.

#### 5. To Replace a Spouse's Income

If your client or their spouse work, obtaining life insurance coverage for either or both of them may be a consideration. If one of them passes away prematurely, the other may need the death benefit to cover the missing income.



Call NWL TODAY for details.

800-760-3434

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