## Life Insurance Planning & Solutions



North American Life Plans is proud to be the Kentucky Retired Teachers Association's endorsed life insurance provider. We have access to plans by more than 40 carriers and are sure to be able to get you the right plan for your specific needs.

For a free, no obligation review of your life insurance needs, call North American Life Plans at 1-888-362-1214 or 502-553-7630.



Following are three key areas in which North American Life Plans may be of service to you:

- 1) Because we're living longer, life insurance is one of the few things that has gotten less expensive over the last several years. If you have an older policy, we may be able to get you more coverage and better cash value for your premium dollars. You may also qualify for a lower premium if you have quit smoking, lost a significant amount of weight or been cured of a serious illness since you purchased your coverage.
- 2) If you are being forced to take Required Minimum Distributions from your 403(b) or IRA, but don't need the income, a life insurance policy may be a good way to pass that wealth on to your heirs on a tax-free or tax-advantaged basis.
- 3) Did you know that many funerals today cost well over \$10,000? You may want to consider adding on to the \$5,000 policy provided by the Kentucky Teachers' Retirement System so that it sufficiently covers your final expenses.

## NORTH AMERICAN LIFE PLANS, LLC

C/O Kentucky Retired Teachers Association 7505 Bardstown Road Louisville, Kentucky 40291-3234 1-888-362-1214 or 502-553-7630

www.krtabenefits.com