



New Beginnings Life Stage

No matter what generation you were born into, change is always just around the corner. Change can be positive, like a first job or a new degree. Other times, unexpected changes like being laid off or getting a divorce can undermine even the best laid plans. Whatever new beginning life may have in store, life insurance can provide both protection for loved ones and access to cash while you are living.

New Beginnings Happen at Any Age

- ✓ **Millennials**
New to the workforce and just beginning to gain financial power, millennials are constantly in the midst of new beginnings, including new homes, new jobs, and new families.
- ✓ **Generation X**
Now middle-aged, Generation X face a range of new beginnings, including careers, changes in relationship status, and a growing family life — supporting children or even elderly parents.
- ✓ **Baby Boomers**
Although they've lived the longest, Baby Boomers are still experiencing new beginnings like new homes, new marriages, and even new children.

Resources for New Beginnings

Checklists for Major Milestones

- [Home purchase](#)
- [Marriage checklist](#)
- [Childbirth checklist](#)

Online Calculators

- [Mortgage Loan Calculator](#)
- [Home Equity Loan vs. Auto Loan](#)
- [Home Budget Analysis](#)
- [Savings Plan](#)

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