



Increasing Responsibility Life Stage

Whether you are building a new career, starting a family, or opening your home to an aging parent, life's responsibilities can increase drastically overnight. New developments in life call for new directions in your long term financial strategy. Life insurance can provide both protection for loved ones and access to cash while you are living.

Increasing Responsibility Happens at Any Age

- ✔ **Millennials**
With new jobs, student debt, marriages, and even children entering the picture, Millennials are constantly encountering new responsibilities within their financial forecast.
- ✔ **Generation X**
As they advance in their careers, upgrade their homes, and expand their family commitments (college, supporting parents, etc.), Generation X is always incorporating a new challenge into their financial situation.
- ✔ **Baby Boomers**
Even with a lifetime of planning and hard work, Baby Boomers still face new responsibilities, including financial support for adult children, healthcare needs, and lifestyle upgrades.

Resources for Increasing Responsibility

Checklists for Major Milestones

- [Home purchase](#)
- [Marriage/Remarriage](#)
- [Divorce](#)
- [Childbirth](#)
- [College education](#)
- [Major illness/Long-term disability](#)
- [Care of aging parent](#)
- [Surviving relatives](#)
- [Business start up](#)

Online Calculators

- [Life Insurance Calculator](#)
- [Student Budget](#)
- [Basic Financial Calculator](#)
- [Health Savings Account \(HSA\) Calculator](#)
- [Flexible Spending Account \(FSA\) Calculator](#)
- [401\(k\) Savings with Profit Sharing](#)
- [Amortizing Loan Calculator](#)
- [Mortgage Loan Calculator](#)
- [Home Equity Loan vs. Auto Loan](#)

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