

Eight things life insurance is built to prevent

Nobody buys a policy for themselves. It is bought so a family keeps its home and a company keeps its doors open on the worst day either will have.



What People Are Actually Trying to Prevent

01 / 08



01

Hard Time Paying the Bills

The mortgage, the groceries, childcare and the car payment all keep their schedule, whether or not a paycheck arrives.



02

Losing the House

Foreclosure, or a forced move to a new address and a new school, in the hardest year your family will ever have.



03

Final Expenses on the Grieving

Funeral costs, remaining medical bills and consumer debt arrive within weeks, addressed to someone who is still in shock.



04

No Longer Qualifying for Coverage

Health and age decide what you are allowed to buy. One diagnosis can make coverage unaffordable, or unavailable, for good.



05

Facing Illness Without a Safety Net

Health insurance may cover the treatment. It will not cover rent, the light bill or a missed paycheck. Living-benefit riders can supplement income during a critical, chronic or terminal illness.



06

Inheriting Your Partner's Spouse

With no funded buy-sell agreement, a partner's interest passes to their family, and you have a new co-owner who never signed up for it.



07

Losing the Person Revenue Ran Through

The relationships, the book, the one who could close. Key person coverage buys the company time to replace what walked out the door.



08

Fees & Penalties for Pulling or Borrowing Funds

Tapping retirement savings early can trigger income tax and a 10% penalty. Cash value in a permanent policy grows tax-deferred, and loans against it are generally tax-free while the policy stays in force.

So that you gain

Income replaced



Home kept



Business protected



Legacy funded



KARE Legacy

Teaching people to protect what matters most

Learn what you would actually need

📞 888-884 KARE (5273) · 🌐 karelegacy.com

Educational information only. KARE Legacy, LLC is an education company. It is not a law firm, not an insurance agency or producer, not a broker-dealer, and not an accounting or tax firm, and it does not provide legal, insurance, tax, accounting or investment advice. Nothing in this document creates an attorney-client, agent-client or fiduciary relationship. Consult a licensed attorney, insurance professional and tax advisor about your own circumstances. Policy availability, pricing, features and riders vary by carrier, state, age, health and underwriting; all guarantees are subject to the claims-paying ability of the issuing carrier. Living-benefit riders may cost extra and any accelerated benefit reduces the death benefit. Policy loans and withdrawals reduce the death benefit and cash value, and a lapse or surrender may create a taxable event. Buy-sell and key person strategies carry legal and tax consequences that depend on entity type, ownership and agreement terms. Retirement plan rules and tax treatment vary. Alejandro Galindez is an independent licensed life insurance and annuities agent, Florida License #G357845, acting in his individual capacity through an appointed brokerage and separately from KARE Legacy, LLC. Any insurance discussed is offered by him individually; KARE Legacy, LLC does not sell, solicit or negotiate insurance and receives no insurance commissions. KARE Legacy™, the KARE Legacy logotype and all related names, logos, taglines, icons and designs are trademarks of KARE Legacy, LLC. This document, its text and its illustrations are © 2026 KARE Legacy, LLC. All rights reserved. No part of this document may be reproduced, distributed, displayed or adapted without the prior written permission of KARE Legacy, LLC.