

# Let's Talk

Having conversations with loved ones about protecting what you love most.

Sometimes it's easier not to talk about certain things even though you know you really should. Thinking about what would happen to your loved ones if you should die is not easy to think about and even harder to discuss. But actually having the conversation with loved ones may provide a sense of security, knowing that you have taken care of an important part of your life.

Any time is the right time for a discussion about protecting what you hold dear, but there's no better time than the present. Doing it sooner rather than later will allow you to get back to enjoying your life sooner.

The important thing is to simply begin.



Sunset Life Insurance.Co  
julian@sunsetlife.co  
License# OE08671

Possibly the most important conversations you'll ever have.

Having conversations about topics like death and uncertainty is never easy. Some people think they are forcing a level of intimacy on others. But the sooner you open up and have these discussions with your Loved ones, the easier it will be to build a plan for you. Use the Let's Talk materials to get the ball rolling.

**You'll be glad you did it.  
Put your money where your heart is.**

If family is the most important thing in your life, this is your opportunity to show it. Do you have a savings account or college fund? Do your most important things occupy an equally important place in your budget? Would you leave your family in debt or struggling month to month if you were to pass away unexpectedly?

**Why prepare for tomorrow today?**

1. "Tomorrow" doesn't come with a guarantee.
2. The sooner you start planning, the more confident you'll feel.
3. Your and your family's financial sense of security can never come too soon.

Sunset Life Offers:

Last Will  
Living Trust  
Life Insurance  
Tax & Estate Planning  
Power of Attorney

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*Sunset Life Insurance.co*

1300 Clay Street, Oakland, California  
510-893-7260

## Talk freely and listen closely

## Some things to consider

These kinds of discussions can take many paths that can be very helpful for creating future plans.

The idea is to troubleshoot as much as possible

### What financial obligations will remain if you pass away?

Credit card debt, mortgage payments or rent and other regular bills do not go away when someone dies.

Consider what short-term costs would be associated with a death, including funeral and medical bills. Then consider long-term expenses - such as living expenses, car payments, childcare, health care, and other family expenses - and long-term debt, including student loans and mortgages.

### What are your long-term dreams?

College for the children? A relaxed retirement? If you have been saving for these goals, then remember to discuss how they'll continue to be funded.

### How will your loved ones' future look?

If you're married, do you want your spouse to have the choice of not working or working less? If you've always been a caregiver, who will continue these duties?

### How do you want to be remembered?

Are there charities or causes you'd like to give to? Do you have godchildren, nieces, nephews or friends you wish to leave something to? As a planner who thought about the future?



Do you know what protection is in place for you and your loved ones' future?

If you have life insurance, for example, do you know what kind it is and how much you have? If it is through work, is it portable?

How often do you revisit your plans to secure your loved ones' financial future?

Life changes, so your plans should change with it. Speaking to a Sunset financial planner on an annual basis will lead to a more solid plan that can address your families short and long-term needs.

## Your next step

Schedule an appointment with a Sunset Life. Bring your checklist and any notes about questions you have or critical items to discuss. Again call us at: 510-893-7260

