



PLAN SMART. LIVE WELL.

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Fifth Third Insurance: Plan for the Unexpected

Life circumstances can change in an instant, while some changes build slowly and inevitably over time. But there is a way to prepare for the resulting potential financial impact these changes may have.

Fifth Third Insurance will work with you to provide life insurance coverage — so you and your loved ones can be sure to have greater peace of mind knowing a plan is in place, even for the unexpected.

We offer a variety of financial solutions to protect your assets, help cover unanticipated costs resulting from illness or accidents, and ensure that financial distributions are made in accordance with your wishes.

Fifth Third already offers the trust and security you have come to rely on. With Fifth Third Insurance, we offer the best policies suited specifically for your individual needs — with no extra costs incurred to you for choosing Fifth Third Insurance to protect your family.

With Fifth Third Insurance, you can be sure you've considered every option.



Are You Prepared?

Accidents and illnesses can occur at any time. It's important to take that risk seriously and consider the full impact such events can have on our families. The inability to provide an income will only compound the difficulties and concerns. Advance planning can make all the difference.



Protecting Against Accidents and Illnesses



As an avid runner and health nut, Cheryl was shocked to learn that she had developed a degenerative bone disease. Her symptoms progressed over time — and because her job required hours of standing each day, she eventually needed to take another position within her company. The new role was less physically demanding, but Cheryl's salary decreased as well.

While the disease caused physical difficulty and changes in lifestyle, Cheryl was grateful that she and her husband had discussed the potential for such unexpected illnesses, as they knew the cash in their savings account would run out in just five months if they needed to use those funds to supplement their income to cover bills.

Soon after they were married, Cheryl and her husband had established a whole life insurance policy through Fifth Third. Beyond providing a death benefit, the policy had been set up to build cash value, which they were able to use to cover key costs after Cheryl's diagnosis. So instead of worrying about paying their mortgage and other day-to-day living expenses, the two had financial peace of mind and were able to focus on Cheryl's health.

Did You Know...

72% of all families will face unforeseen financial stresses due to unexpected illnesses or accidents.





Charitable Gifting and Family Consideration

Tom had been a long-time collector of antiques. Over the years, his collection became quite valuable. He wanted to leave the many items he'd gathered to a museum that he loved so others could enjoy them as well. However, he knew that doing so would mean his four children could not benefit from the money invested in his collection.

So, as part of his estate planning, Tom asked that his collection be donated — and he took out a life insurance policy for the same amount as the collection's total value. He named his children as beneficiaries. At the end of his long life, Tom's collectibles were able to be enjoyed by the public, and his loved ones still received lasting financial benefits to make their own lives a little easier.

Did You Know...

43% of wills and estate plans outline disbursement of funds to specific organizations or charities.



Providing for Heirs

Susan and her husband, Jim, have spent more than a decade building a family business. Their restaurant is popular with locals, and enjoys year-round success. And luckily, Amy, the oldest of their three children, has decided to follow in their footsteps and take over the business when they're ready to retire.

Knowing that Amy will reap many financial benefits from their hard work, and will continue operating the business on her own one day, Susan and Jim want to be sure their other children receive equal inheritances upon their death.

To accomplish this, Susan and Jim have purchased two life insurance policies with each of their other two children as beneficiaries. Now they can rest easy knowing they've provided equally for all of their heirs — no matter what their chosen careers may be.

Did You Know...

91% of families utilize life insurance as a means for providing financial benefits to heirs upon their death.



Be Sure to Protect Your Family

During challenging times following an illness, accident, or death, you need more than just an investment account to help minimize both short- and long-term financial concerns. Families need quick access to funds for day-to-day expenses, mortgage payments, child care, and more.

Your Fifth Third Insurance representative can help make accommodations to ease the stresses of such an event and ensure that funds are distributed to all your heirs, according to your wishes.



Ask About:

Term Life Insurance

Provide a sound financial future for your heirs at the end of your life.

Whole and Universal Life Insurance

Build cash value that you may be able to use during your lifetime.

Long-Term Care Insurance

Help cover the costs associated with round-the-clock healthcare as you age.

Disability Policies

Gain peace of mind following a severe illness or injury.

Estate Planning & Wealth Transfer

Be sure that all your heirs receive equal inheritances upon your death.

Charitable Gifting Solutions

Make cash or asset donations to a chosen organization, without affecting the benefits received by your children or other heirs.



Why Fifth Third Insurance?

Fifth Third offers smart solutions for protecting your family's financial security, including:

- Access to a dedicated Fifth Third Insurance specialist
- Partnerships with many leading insurance carriers to find the right insurance solution for your specific situation
- A potential for better value and more complete coverage — a benefit of Fifth Third Insurance working with numerous carriers
- No additional costs or upcharges for going through Fifth Third Insurance
- The trust and security you can expect from Fifth Third

Learn More

Talk to your Fifth Third Insurance specialist for details on protecting those you love against uncertainties — your family's long-term financial strategy. We'll help you choose the right policy for your circumstances, so you can be sure you've explored the possibilities in creating a complete financial plan.



Fifth Third Insurance is the trade name used by Fifth Third Insurance Agency, Inc., a licensed insurance agency providing insurance services. Insurance products:

Are Not FDIC Insured	Offer No Bank Guarantee	May Lose Value
Are Not Insured By Any Federal Government Agency		Are Not a Deposit

Wealth Transfer: Be Sure of Your Plans for the Future

You've worked hard throughout your life to accumulate and protect assets. Whether you've saved cash funds, built a valuable collection, or invested in your home and other property, it is important to have a plan for distribution to your heirs. Fifth Third Insurance can help you establish wealth transfer policies as part of your complete financial plan, to be sure that your wishes are honored.

Here's what Fifth Third offers:

Available Plans	Policy Benefits
Term Life Insurance	<ul style="list-style-type: none"> • Low-cost protection • Designated beneficiary receives a predetermined amount of money at the time of the policyholder's death
Whole Life Insurance	<ul style="list-style-type: none"> • Typically offers level premium payment amounts • Builds cash value that may be accessed during the policyholder's lifetime, if needed
Universal Life Insurance	<ul style="list-style-type: none"> • Flexibility allowing the policyholder to change the death benefit or vary the benefit amount as situations change over time • Builds cash value that may be used, if needed
Variable Universal Life	<ul style="list-style-type: none"> • Provides financial protection in case of premature death • Offers an investment feature to help raise the potential returns/benefits



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Be Sure to Address Your Specific Needs

While it's true that life insurance is used to provide spouses and children with benefits upon the policyholder's death, you may not realize that it also acts as part of an overall financial plan. Fifth Third helps you to be sure you have considered the appropriate insurance policies for a variety of needs.



Life insurance offers you the ability to:	For instance...
<p>Provide equally for all heirs</p>	<ul style="list-style-type: none"> You may have three children, but one of them would like to own your home. By purchasing life insurance policies for the other two children, in an amount equal to the value of your home, you can ensure that all three receive comparable benefits. The same approach can be taken with other particularly valuable assets, such as a family business or other property.
<p>Make gifts of your assets, without impacting benefits for family members</p>	<ul style="list-style-type: none"> If you have a valuable collection of antiques, art, vehicles, or other items that might benefit a museum or organization, you can designate in a will that such assets be given as a gift. To ensure that your heirs still benefit from the financial investment, life insurance policies for equal values can be established. Cash donations to selected charities can be handled similarly. You may either purchase a policy in the name of the charity — or in the names of your other heirs, for amounts equal to that which you're donating.

You may also want to consider...

- **Disability insurance** — to protect your family in the event of an accident that leaves you unable to provide an income.
- **Long-term care insurance** — to help cover certain medical costs as you age.



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Family Insurance Planning: Be Sure to Protect Your Loved Ones

Accidents and unforeseen circumstances arise every day. We never know when these life changes may affect us. Advance planning is critical to having peace of mind and knowing that family members will be protected in such an event. With life and disability insurance policies in place, you'll be sure you've considered the possibilities and put a plan in place for unexpected events.

Here's what Fifth Third offers:

Available Plans	Policy Benefits
<p>Life Insurance (Choose from Term, Whole, and Universal policies)</p>	<ul style="list-style-type: none"> • Pays cash benefits to designated heirs upon the policyholder's death, due to accident or natural causes • Some plans offer growing cash value, so funds can be used during the policyholder's lifetime, if needed
<p>Disability Insurance</p>	<ul style="list-style-type: none"> • Provides financial assistance to replace an income should the policyholder become disabled • Helps protect the policyholder's family in the event of a serious accident • Helps cover medical and other day-to-day costs, to reduce the stresses associated with a tragic event

Talk to Your Fifth Third Insurance Specialist

Discuss your specific family situation and needs with your representative. Fifth Third will help you choose the right plan and policy amount for your circumstances, so you can be sure your family is better protected.



You may also want to consider...

- **Long-term care insurance** — to help cover certain medical costs as you age.

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Long-Term Care: Be Sure You're Covered for a Lifetime

Life expectancies for adults have been rising over time, which makes it more likely you could need long-term healthcare. But the cost of such care is extensive, often costing as much as \$200 per day. While Medicare, health insurance, or Medicaid may cover certain expenses, they do not typically pay for long-term care. Long-Term Care Insurance from Fifth Third can help you rest assured that you'll receive the care you need.

How it Works

Long-Term Care Insurance typically goes into effect after a "trigger" event, such as diagnosis or care for a certain physical or mental condition. Trigger events vary based on the policy, so be sure to discuss the options with your Fifth Third Insurance specialist.

It's never too early to purchase a Long-Term Care policy, although many people wait until they are at or near retirement age. Just remember that there is often a waiting period before the coverage can be used, and premium prices generally increase as you become older.

Long-Term Care Insurance usually covers ongoing healthcare such as:

- In-home care
- Assisted living
- Hospice care
- Nursing home residency
- ...and more

Benefits of Long-Term Care Insurance

- Helps cover the expenses of ongoing care once you become unable to perform your normal daily activities on your own
- Reduces the financial burden that may otherwise fall to family members
- May provide certain tax benefits*
- Can include "cost-of-living" increases in coverage amounts over time*

*Talk to your Fifth Third Insurance specialist for details



You may also want to consider...

- **Disability insurance** — to protect your family in the event of an accident that leaves you unable to provide an income.

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