

PROFILE:

Kim Larson – mid 20s

Married
Car saleswoman
Rents city loft
Wants to buy a house in the mountains
Owns a car
Collects wine as a hobby

Assets: \$10,000

Life Events

1. Health Insurance	2. Auto Insurance
3. Renters Insurance	4. Supplemental Insurance

PROFILE:

Monsieur Papadeaux – late 40s

Divorced

Two kids in middle school

Factory worker

Just bought a fixer-upper condo downtown

Inherited a \$2,000 stamp collection

Likes fishing

Assets: \$60,000

Life Events

1. Homeowners/ Condominium Insurance	2. Supplemental Insurance
3. Life Insurance	4. Rainy Day Savings

PROFILE:

Rosa Martinez – mid 20s

Engaged

Paralegal, considering going back to school for an MBA

Owns a small condominium

Owns a car

A star on her company's soccer team

Assets: \$4,000

Life Events

1. Auto Insurance	2. Health Insurance
3. Supplemental Insurance	4. Homeowners/ Condominium Insurance

PROFILE:

Jamal & Nisha Brown – late 50s

Married

He's an ad director

She works at home

Two children

Thinking about retirement

Own a single-family house

Rent a beach house for vacation, twice a year

Own two cars

Participate in step dance competitions on the weekends

Assets: \$350,000

Life Events

1. Health Insurance	2. Homeowners/ Condominium Insurance
3. Renters Insurance	4. Life Insurance

PROFILE:

Carlos Valdez – 20s

Married
Financial consultant
New father
Collects baseball cards
Just bought a new house
Car owner

Assets: \$45,000

Life Events

1. Supplemental Insurance	2. Rainey Day Savings
3. Health Insurance	4. Automobile Insurance

PROFILE:

“Big Phil” Lilly – early 50s

Married

Two sons, 1 daughter

Three grandkids

Owns *Big Phil’s Electronics World*

Spends most weekends on his luxurious yacht

Assets: \$1.2 million

Life Events

1. Life Insurance	2. Automobile Insurance
3. Supplemental Insurance	4. Health Insurance

PROFILE:

Angus “The Beef” McMillen – early 30s

Single

Rents an apartment

Security guard

Owens a motorcycle

Assets: \$15,000

Life Events

1. Automobile Insurance	2. Health Insurance
3. Rainey Day Savings	4. Renters Insurance

Directions: Cut out the following boxes and tape the top border of each box onto the associated numbered box of the person's profile with the life events face-up. It should create a flap so that when the life events are lifted up, the appropriate insurance protection below is revealed.

Kim Larson- life events

<p>1. Kim's husband needs emergency surgery after he gets a wine cork stuck up his nose while trying to impress guests.</p>	<p>2. Kim is in an accident when her car is hit by a car that ran a red light. Kim's okay, but her car is totaled.</p>
<p>3. Kim's apartment is vandalized when a group of kids break in to steal her TV and electronics.</p>	<p>4. Kim's coveted and expensive collection of premier wines is destroyed during the burglary.</p>

Monsieur Papadeaux- life events

<p>1. Fire in the condo! Looks like that fixer-upper is going to need even more fixing.</p>	<p>2. Monsieur Papadeaux's \$2,000 stamp collection ends up in the washing machine. It's very clean, but ruined.</p>
---	--

<p style="text-align: center;">3.</p> <p>Monsieur Papadoux contracted a terminal illness. He wants to make sure that his children are taken care of when he dies.</p>	<p style="text-align: center;">4.</p> <p>The factory closed. Monsieur Papadoux loses his job.</p>
---	---

Rosa Martinez- life events

<p style="text-align: center;">1.</p> <p>It appears that some kids smashed the windows on her car with a baseball bat.</p>	<p style="text-align: center;">2.</p> <p>Rosa breaks her left foot when scoring the winning point for her company's soccer team.</p>
<p style="text-align: center;">3.</p> <p>Rosa is mugged one night while walking home from a club. She wasn't hurt, but her diamond engagement ring was stolen.</p>	<p style="text-align: center;">4.</p> <p>Rosa's condo receives smoke damage when the guy next door puts a pizza in the oven and leaves town for the weekend.</p>

Jamal & Nisha Brown- life events

<p>1. Nisha accidentally stomps Jamal's toes during a step dance. He thinks they may be broken.</p>	<p>2. The Brown's house burns to the ground after the cat knocks down the Christmas tree and the lights short out.</p>
<p>3. The Brown's beach house becomes water damaged after one of the kids forgot to turn off the water after his bath.</p>	<p>4. Nisha dies.</p>

Carlos Valdez- life events

<p>1. Carlos loses his esteemed collection of baseball cards while moving into his new house.</p>	<p>2. Carlos loses his job when his company is forced to lay off workers due to an economic downturn.</p>
<p>3. Carlos is beat up by a gang when he refuses to hand over his wallet.</p>	<p>4. Carlos ends up in a fender bender while driving home from work.</p>

“Big Phil” Lilly- life events

<p>1. Big Phil is getting older. He wants to make sure his wife and kids are financially secure when he dies.</p>	<p>2. Big tree falls on Big Phil’s car. Big damage.</p>
<p>3. Big Phil’s \$3,000 toupee collection is stolen right before Halloween.</p>	<p>4. Big Phil is diagnosed with chronic in-grown toenail.</p>

Angus “The Beef” McMillen- life events

<p>1. The Beef’s motorcycle is stolen overnight.</p>	<p>2. The Beef slips on a spilt drink at a Kanye West concert. He thinks he broke his tailbone.</p>
<p>3. The Beef loses his job.</p>	<p>4. Vandals busted through the Beef’s apartment door and steal his computer, sound system, and video games.</p>

