



# LIFE INSURANCE

## 1 Who needs Life insurance and why?

Life insurance is something everyone needs. It's that crucial financial answer to the question "How will my family get by if something happens to me?"

Throughout life's stages and events, needs may change. Some of these include getting married, having a baby, buying a home or retiring.

## 2 What type of policy should I get?

You have several options when it comes to choosing the right policy. Term insurance offers protection for a specific period of time. Permanent insurance offers lifelong protection, and you can accumulate cash value on a tax-deferred basis.

We're here to answer all your questions about Life insurance, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

## 3 How much life insurance do I need?

We complete a life insurance needs worksheet (online calculator) which allows us to calculate your income, expenses and assets. This helps us determine the best product, amount and type of insurance for your specific needs.

## 4 Insurance can fund numerous expenses.

Life insurance is capable of covering funeral costs, uncovered medical expenses, mortgages, car loans, credit card debt, taxes and college tuitions. It can lessen the financial burden for ongoing expenses such as food, housing, utilities, healthcare, transportation and clothing. It can also be used to cover future or unforeseen expenses. Only 60% of Americans have life insurance and yet nearly all Americans will need it at some point in their lives.



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