

Why do I need Life Insurance?

Accidents and disasters can and do happen every day! If you have worked had to build a solid secure life for you and your family, you need to make sure everything is protected.

Certain things need to be properly insured, your LIFE, your HEALTH and your PROPERTY!

LIFE INSURANCE can help provide your loved ones a measure of financial security when you pass away.

How Much Life Insurance Do You Need?

A good place to start is to ask yourself what you need life insurance to do for you and your family. For example, you may just need enough coverage to pay for final expenses. Or, you may want to have enough life insurance to pay off the mortgage, put your kids through college and cover everyday living expenses for your family.

LIFE INSURANCE IS AFFORDABLE!!

amount of time.Costs more than term life insurance.COSTProvides the most affordable coverage.Costs more than term life insurance.PREMIUMSYour premium can fluctuate based on age or a reduction schedule.Your premium remains the same for your entire life.PREMIUMSYour premium can fluctuate based on age or a reduction schedule.Your premium remains the same for your entire life.CASH VALUEThe policy provides no cash value but offers a lower premium.Has a tax-deferred cash value that grows over the life of the policy, meaning you won't have to pay taxes on the gains while they are accumulating.CASH VALUEOften provides protection for specific times of need, such as mortgage or child's college tuition.Cash value can be borrowed against the policy if needed for any reason. If you don't repay the policy loans with interest, you will reduce your benefit.PAYOUTPayout happens only if you pass away while you're covered. Otherwise, the payout ends when the term expires.Payout happens when you pass away, or when it matures -typically at age 95 or older.		TERM	WHOLE
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