

ADVISOR CHAT 06

Simple facts about life insurance

How I can help

Life
Living Benefits
Accident & Sickness
Travel
Group Benefits
Investments

Referrals

Do you have family or friends that you would like me to help protect? I would love to assist them!

Contact

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The unthinkable will happen, one day it will happen and this will be extremely difficult for those left behind. They will have lots of important decisions to make. One thing we can do for them is give them peace of mind financially. Proceeds from a life insurance policy can help pay for: funeral costs; taxes; student loans; mortgage payments; bills; etc. After immediate needs, proceeds can also help with setting up an education fund; transition your business by covering expenses; help leave a legacy to special causes and ensure security to the family.

What if you have group coverage? Consider that group coverage is basic and may not be enough. Individual insurance - you choose the amount you want/need covered. If you leave the job you may lose the coverage and your employer can make changes to the plan, whereas individual insurance you are in control.

There are 2 types of insurance: 1. TERM is temporary, lower cost coverage where you pay a premium for a set number of years. Increases happen automatically at renewal. Coverage terminates at age 80 usually. 2. PERMANENT covers you for your lifetime. This is a higher cost but it can also provide a cash value, to which you have access to (use to put a down payment on a home).

It's never too soon to start. Being young & healthy have their advantages. Payments are usually lower, if you get now and you develop issues later - you are already covered!

Milestones have a way of getting you thinking about the things that really matter in life. So, what's going on in yours?



Darlene Thornton

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