



10 REASONS TO BUY LIFE INSURANCE



1. Financially protects your dependents if you pass away unexpectedly.
2. Pays for your funeral and burial costs which can cost your family upwards of \$7,000 to \$10,000 for an average funeral service.
3. Increases your credit and helps you to get loans and health insurance. Many policies have cash value, which even in case of bankruptcy cannot be touched by creditors.
4. Today, you are probably the healthiest you will ever be. You might not be able to obtain insurance later in life when you want it.
5. The future is uncertain. Anything can happen in the future and this way you and your family will be protected financially.
6. Can pay off your home, leaving it to your family free and clear.
7. Protects your family if you lose or change jobs that had provided inflexible group life insurance.
8. Can pay for your children's future education expenses, even if you are not there to provide.
9. Protects your business from financial loss, liabilities or instability in the case of the death of a business owner or partner.
10. Guarantees your retirement income lasts as long as you do.

Some people believe that life insurance is not worth the cost. This opinion is generally held because the money that pays the cost of premiums is gone once paid, and is only available if death occurs during the coverage period. Such individuals are comparing life insurance to gambling, and they will often forgo coverage entirely.

There are certain types of life insurance like index universal life, which will allow you to build cash value and earn interest based on either a fixed interest rate, an interest rate that is based on the increase in an equity or bond index or a combination of both. This is a great way to build a retirement fund.

We know that death will happen one day, we just don't know when. In this regard, life insurance is similar to car or health insurance, where the policy owner knows that there is a good chance they will need to use that coverage one day in order to make the handling of a difficult situation easier. Life insurance protects your family from financial burdens in a difficult time of loss, allowing them to focus on the grieving and healing process instead of monetary concerns.

Thank you for letting us serve you and your family! Feel free to help one of your friends or family members by sharing this with them. Check us out on the web by going to www.family-protection-center.com.