

LIFE INSURANCE SECRETS REVEALED!

Mai Buescher

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This is not an option solely for the super rich but one that any senior or baby boomer with an insurance policy can explore. Dear Theresa, I am so very sorry for your loss! Again, kind of surprising, right? This is one of the most well known companies that does modified whole life insurance. Some sources suggest that less than two percent of term policies ever result in a death claim. The reason that term life is so cheap is because the insurance company is banking on you outliving that year-old cut off.

The important lesson is that we should all be looking down the road at the future. All comes down to finding an independent agent that can shop the carriers and understand their underwriting to provide you the best options for coverage. Additionally, it is vital that you contact the person to let them know that you named them beneficiary.