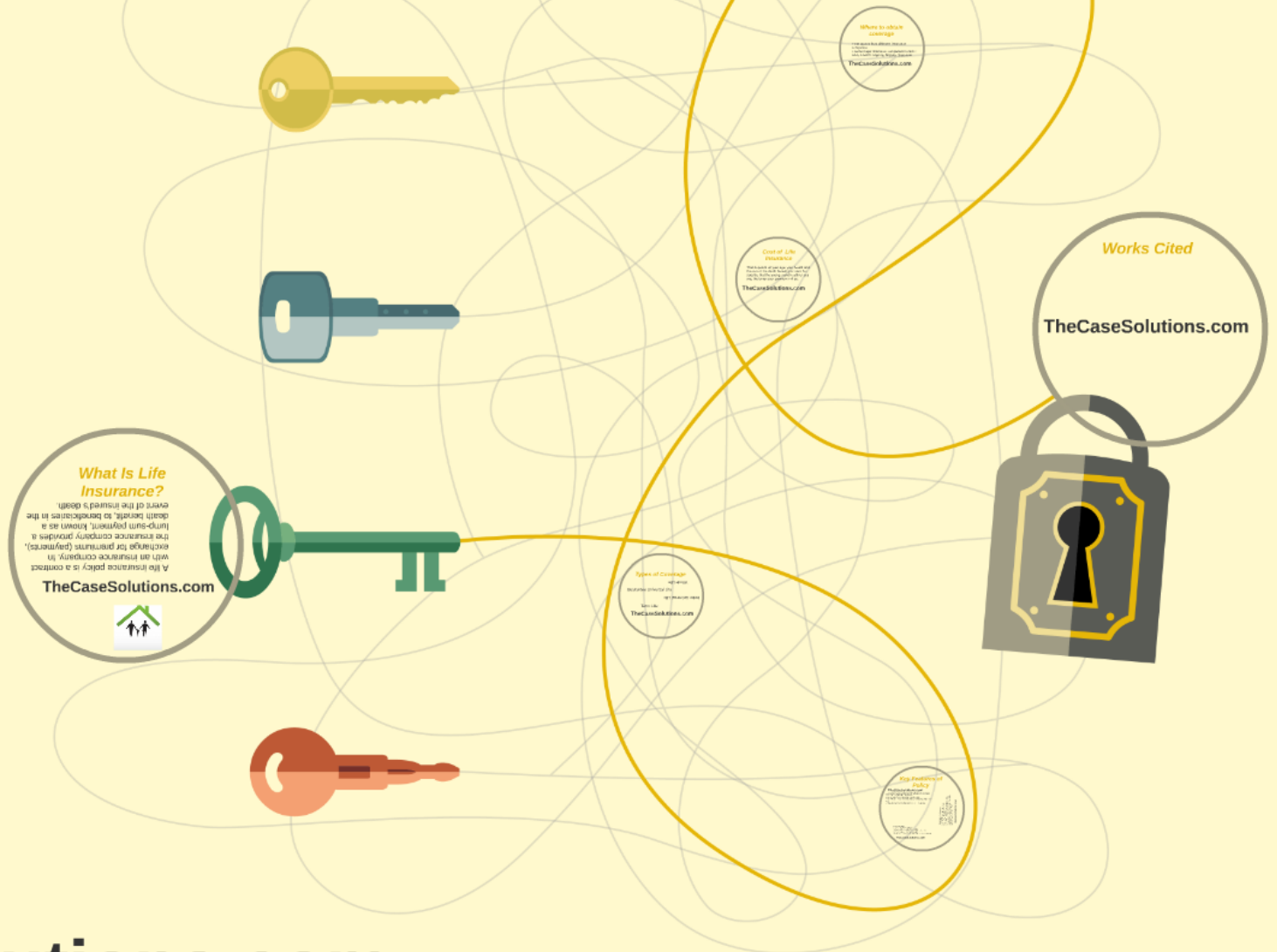
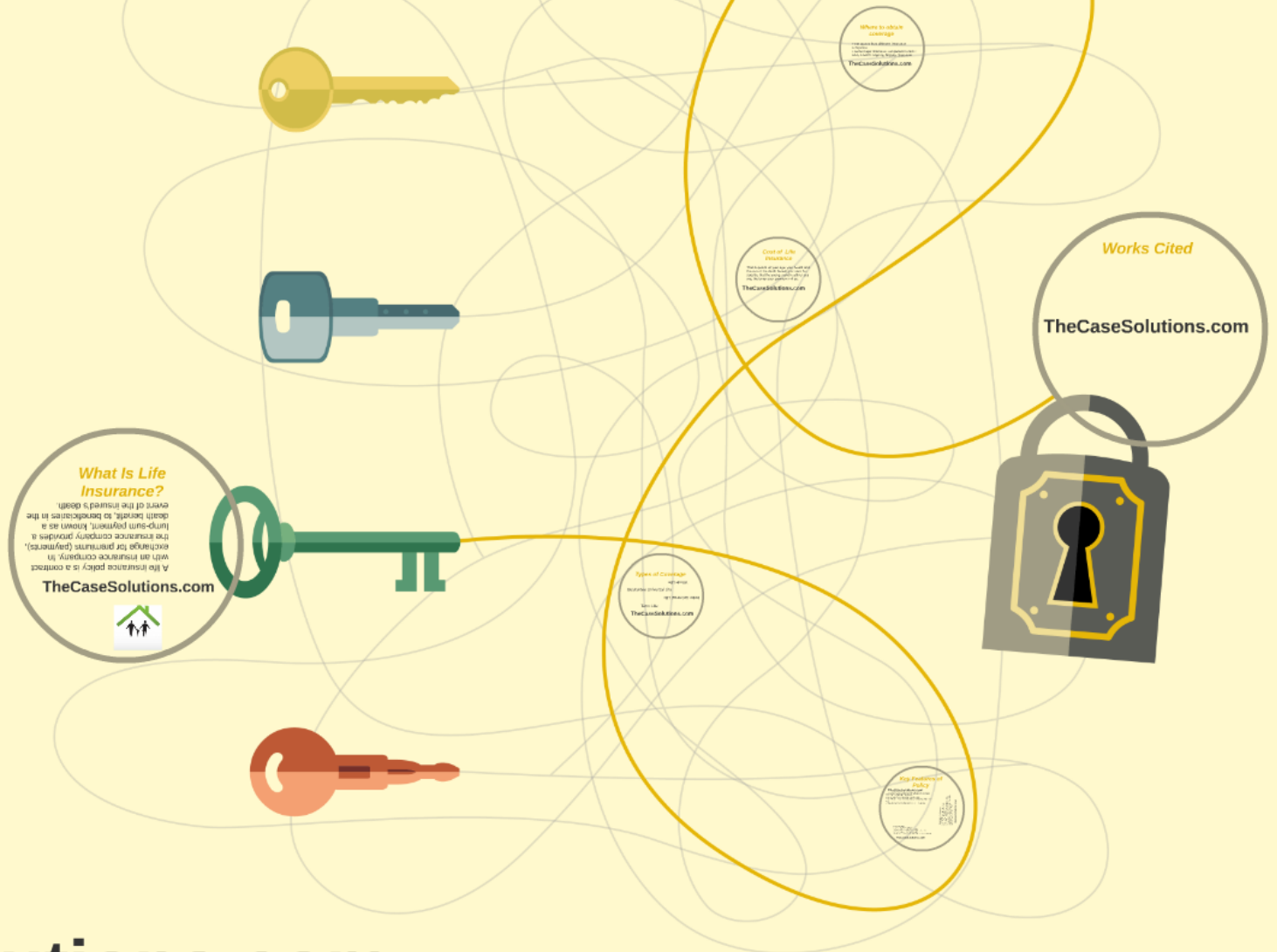


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What Is Life Insurance?

A life insurance policy is a contract with an insurance company. In exchange for premiums (payments), the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries in the event of the insured's death.

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Types of Coverage

Whole Life

Guarantee Universal Life

Index Universal Life

Term Life

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Cost of Life Insurance

That depends on your age, your health and the size of the death benefit you want. No surprise that the younger and healthier you are, the lower your premium will be.

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Where to obtain coverage

- Get quotes from different insurance companies
- Some major insurance companies include :
AAA, AAAPR, MetLife, Allstate, Statefarm

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Works Cited

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LifeTime Universal

- Coverage amounts start at \$25,000
- Builds cash value with policy loans available²
- Provides a more efficient way to leave money to loved ones
- Earns a competitive interest rate on premiums
- Allows early access to funds if the insured should become terminally ill

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Traditional Term Life Insurance

- Low premiums
- Coverage from \$100,000 to \$5 million +
- 10, 15, 20, 25, and 30 years of coverage
- Coverage for ages 18-75
- Renewable coverage to age 95, regardless of health
- Guaranteed level payments for the entire term period
- Early access to funds if you should become terminally ill
- Ability to convert to a permanent policy
- Work with a specialist to get coverage

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