

LIFE INSURANCE

The Right Time To Buy Is ... Now!

You know you have a need for life insurance and you've thought about buying it someday. You just haven't done it yet. So, what are you waiting for?

Life is uncertain. If something happened and your family had to go on without you, life insurance would make they'd be OK financially. By waiting to purchase life insurance, you're taking a risk that your family could struggle financially in the event of your death. That's not a gamble you have to make. Please consider buying now to protect what matters most: your loved ones.

Aside from the risk that life insurance may not be there when you need it, there are other costs associated with waiting to buy. Life insurance premiums are based primarily on your age and the assumption that you are in good health. As you age, your rate increases. An individual can expect to pay \$5,000 to \$10,000 more when purchasing a whole life policy with premier rates at age 40 than he or she would at age 35. In addition, if a person's health deteriorates over time, he or she may become ineligible for life insurance or incur very high costs to purchase protection.