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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Ease Your Family Concerns With A Life Insurance Policy**

**By Elizabeth Newberry**

We all have family concerns. We're concerned about finances - paying the bills, paying back loans, and sending our children to college. We're concerned about the safety of our family members - Junior's playing football this year, Jane's asthma is acting up. We're concerned about affording luxuries - Suzie's expensive prom dress, this summer's family vacation. Yes, if you have a family, it's inevitable you have your fair share of family concerns.

However, as parents, you're not always going to be around to make sure these family concerns are handled properly. At some point, your children will grow up and form families and family concerns of their own. This is the ideal situation, anyway. There is always the less ideal situation, which is you, your spouse, or both of you suffers a serious accident that either prevents you from working or causes death.

In the event of such a tragedy, it would be nice to have a financial cushion to fall back on, wouldn't it? This is where a life insurance policy comes into play. If you or your spouse has a life insurance policy, you can cash in on, or borrow from, it to make up for lost wages and help you get by financially. And, if the accident is fatal, the policy will take care of your survivors once you're gone.

When purchasing a life insurance policy, it's important to take these situations into consideration. If you find yourself out of work or experiencing financial hardship due to some other situation, how much money will you need to compensate for the lack of income? If you should be involved in a fatal accident, how much money will your family need to cover the costs of living expenses, bills, and education until they can get on their feet again?

Life insurance policies do more than pay for the expenses you leave behind; they give you peace of mind while you're still around.

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## **Whole Life Insurance Advice - Important Whole Life Insurance Components**

**By Jessica Farrell**

Not one of us is going to live forever. It's a fact that many of us don't want to think about; however, not thinking about it isn't going to make it any less painful when the day does come that we leave our family members and loved ones behind. Not only are we going to leave them with sadness, but we may also leave them with accumulated bills, including medical bills, as well as funeral costs.

Purchasing a life insurance policy will help ensure that our families and loved ones won't have to worry about any of the financial difficulties or strains that almost always arise in the even of death. Purchasing a whole life insurance policy will take care of three important concerns: costs, coverage duration, and cash value. Below you'll find information and advice about these three whole life insurance components.

Most whole life insurance policies have permanent, level premiums, so the earlier you purchase your whole life insurance policy the better. Your rates won't skyrocket as you get older.

Unlike term life insurance policies, whole life insurance policies cover you for life. Although term life insurance policies are ideal for people who only want coverage for a certain amount of time, with a whole life insurance policy you won't need to worry about your coverage coming to an end.

Also unlike term life insurance policies, whole life insurance policies accumulate cash value. You can receive these cash values if you ever decide to surrender your policy. You may also take a policy loan against these cash values at your insurance's current policy loan rate. It is important to remember that if you should surrender your policy or die while a loan is taken out, your cash value or death benefits will be decreased. The cash value accumulation component of whole life insurance policies might be the most popular feature as it acts as an investment component and can even provide you with financial security should you encounter an emergency.

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