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Inexpensive Life Insurance To Protect What You've Earned

By Mike Yeager

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Adequate life insurance to cover your income producing ability is a product that is really needed today to give peace of mind. Life insurance was originally conceived to protect a man's family when his death left them without income. Over time it has developed into a variety of policy plans. In a "whole life" policy, fixed premiums are paid throughout the insured's lifetime; this accumulated amount, augmented by compound interest, is paid to a beneficiary in a lump sum upon the insured's death; the benefit is paid even if the insured had terminated the policy. Under "universal life," the insured can vary the amount and timing of the premiums; the funds compound to create the death benefit.

With "variable life," the fixed premiums are invested in a portfolio (with earnings reinvested), and the death benefit is based on the performance of the investment. In "term life," coverage is for a specified time period (e.g., 5–10 years); such plans do not build up value during the term. Annuity policies, which pay the insured a yearly income after a certain age, have also been developed. In the 1990s, life insurance companies began to allow early payouts to terminally ill patients. In other words, a policy holder with a grave illness could now access some of their life insurance funds to use as they choose.

We've searched all over the web and have located a few quality companies that we feel are not only financially sound and secure, but which also offer competitive rates. You don't need to even sit down and visit with an agent, all the information gathering and work can be done over the internet.

You'll find the best life insurance for your needs that will comfortably fit into your budget. Solid life insurance will give you peace of mind and confidence.

Mike Yeager
Publisher

SAVE MONEY EVERY MONTH for the rest of your life on your insurance premiums! You're paying way too much!

Life Insurance Policy For Child - Why Buy Life Insurance For A Child?

By Gavin Bloom

There are a few of pro's and cons' about purchasing life insurance on children. Life insurance must have an insurable interest. There has to be good reasoning behind the purchase of life insurance on children. The first priority is to first make sure that the income producers in the household have an adequate amount of life insurance. Large amounts of life insurance on children with little or no life insurance on the bread winners will make little sense to an insurance company underwriter. Life insurance underwriting departments will often require a certain ratio of life insurance on parents to children. There are advantages in purchasing life insurance on children after the parents are insured properly.

Most companies have children term riders that a very inexpensive. Children term riders will protect the insurability of the child. These term riders can be converted to permanent forms of life insurance when the child reaches the ages of 18–21. This is a valuable feature if the child is uninsurable because of health reasons.

Permanent Life Insurance on Children - Some parents have purchased permanent life insurance policies on children so that they can use the cash value accumulation later in life. Permanent life insurance is relatively inexpensive and should be considered on a child once the parents have taken care of their own life insurance needs.

Why Buy Life Insurance on a Child?

1. Protect Insurability - Purchasing life insurance on a child will protect the Child's insurability.
2. Cash Value Accumulation - Purchasing permanent life insurance and funding it with adequate enough premium to produce cash for college education or future needs. Universal Life policies are excellent policies for this purpose.
3. Final Expense - This is the basic purpose for all life insurance.

There is the added benefit of teaching the child about life insurance. Parents that show their children the benefits of life insurance prepare the child to take responsibility for their own financial future.

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