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Life Insurance – The Basics

By Joanne Mackenzie

Life insurance is purchased in order for you're dependents to be looked after financially in case of you're death. If you are single and have no dependents, it would probably be wise not to waste you're money on life insurance, and use it to enjoy you`re time alive.

However, if you do have dependents, life insurance is a very wise investment. The death of a spouse or parent can have devastating economic effects on a family. While many people think that only the top earner of the house hold needs to purchase life insurance, this is usually not the case. Even if a spouse is unemployed, they're life is worth a lot in terms of house keeping, cooking, taking the kids to school and doing the family bills. It is expected that an unemployed spouse contributes at least the equivalent of a full time job.

Even in this short list, you can see how the death of even an unemployed individual could hit the household financially, therefore everyone in the family should be covered by life insurance. People also tend to overlook the option of purchasing disability and

<http://www.life-insurance-spot.info>

long

term life insurance. If you become disabled in the future or have to live in a nursing home, you can not count on social security to fully cover you, that is if you even qualify. By being covered by these, you are insuring yourself financial ease as you reach old age. Even if you never have to live in a care home, or become disabled, it is much wiser to spend the extra money, even if it is only to breath a little easier.

So whether you are looking to purchase new life insurance, or update your old plan, these are all important options to consider which many people over look.

Joanne Mackenzie writes about various topics. This article is free to re-print as long as nothing is changed, all links remained intacked, the bio remains in full and the rel="nofollow" tag is not added to

any of the links. Thank–you

Opinions On Whole Life Insurance As An Investment Tool

By Elizabeth Newberry

Yes, it costs more, but whole life insurance packs a few perks that term life insurance doesn't. The perk most people are interested in is the fact that whole life insurance usually offers fixed premiums; since it covers you for life, you could have fixed premiums for life. Term life insurance doesn't cover you for life, which isn't necessarily a bad thing; however, you could end up paying higher premiums upon renewal. Opinions vary from person to person as to whether fixed premiums are enough to make whole life insurance the better life insurance.

The perk that tends to form stronger opinions, however, is the investment component that comes with whole life insurance policies. Whole life insurance policies come with an investment component, often referred to as "forced savings," which is money your policy accumulates based on dividends the life insurance company pays you, and life insurance companies that sell whole life insurance policies label the investment component as an excellent way to save money; however, opinions on whether or not the investment component of a whole life insurance policy is worth the extra price - or even effective, for that matter - range from one end of the spectrum to the other.

If you're considering purchasing a life insurance policy, but aren't yet sure if you want to purchase term or whole, don't base your decision solely on the perks offered. Sure, a whole life insurance policy allows you to save money, but so does a bank. The decision–making process doesn't have to be complicated. If you want life insurance for life, look into whole life insurance; if you want life insurance for a certain period of time, look into term life insurance. Look at the perks of each policy only after you have a handle on the basics of each policy. You're less likely to be swayed by the perks once you know which policy will better meet your needs.

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