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My Friends All Laughed When I Told Them What I Got My Wife for Valentines Day ... A Life Insurance Policy?

By Daniel Gutschenritter

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"Okay. I'll admit it was not nearly as romantic as flying her parents and my parents all the way to Italy so that I could walk her to a beautiful plaza and scream at the top of my lungs how much I love this woman while draping a huge string of diamonds around her neck," says 45 year old Lance Forbisher, "But I did score some points for ensuring that if I die unexpectedly, she and our four children could be taken care of without her having to sell the one diamond she already has!"

Mr. Forbisher had been thinking about getting a new life insurance policy. When his company went through a downsizing and he unexpectedly lost his employer-provided coverage, he felt had to take action quickly.

"I was worried something like this could happen. A friend of mine lost his job and, because of a health problem that was discovered last year, he could not get coverage. That is pretty scary."

Mr. Forbisher goes on, "I checked with the agent who sold me our homeowner's and auto policy, but I was concerned that he could only offer policies from one company. I wanted to get some other options to consider."

So Mr. Forbisher went online and started shopping. His search led him to www.TermSelect.com, an online agency with a large choice of policy options offered by top-rated companies.

"Unfortunately, Mr. Forbisher's situation is quite common," says Colleen O'Connor, TermSelect's marketing director. "We were able to show him quite a few inexpensive options from some of the best insurance companies in the US. In less than 10 minutes we had completed all of his application information and had sent it off to underwriting. We hope to be able to deliver his policy before Valentines day."

For additional information, please visit us at www.TermSelect.com. Be sure to request the free report "The Insider's Guide to Secrets the Life Insurance Industry Doesn't Want You to Know!"

Daniel Gutschenritter is the Vice President of Customer Satisfaction at <http://www.TermSelect.com>. TermSelect.com offers free quotes, calculators and information on term life insurance products for most major life insurance carriers.

In Need Of Life Insurance Advice?

By Elizabeth Newberry

You've finally made the decision to purchase a life insurance policy. Good for you! And good for your family, too. Making the decision to purchase a life insurance policy may seem like the hardest part, but it's actually just the first step in the decision-making process.

You see, there isn't just one kind of life insurance policy available. Purchasing a life insurance policy can be much different from purchasing, say, an auto insurance policy in which case you can decide on purchasing simple liability coverage, or full coverage, and a high enough amount of auto insurance to cover damages resulting from everything from car accidents to theft.

With life insurance policies, while there are also two main kinds - term life insurance policies and whole life insurance policies - the two are very different in what kind of coverage and extra benefits they offer. Term life insurance policies cover you for a certain period of time, while whole life insurance policies cover you for the duration of your life - and that's just the tip of the iceberg when it comes to the differences between term life insurance policies and whole life insurance policies.

The bottom line is, once you're ready to choose the kind of life insurance policy you want to purchase, you're probably going to need some advice.

There are a few ways to get good advice when it comes to purchasing a life insurance policy. First, do some research on both term and life insurance. Find out exactly what each kind of policy offers and make notes.

Next, talk to friends and family members about which kinds of life insurance policies they've purchased. They'll tell you what works for them and why, and this will help you determine what might work for you.

Finally, talk with insurance agents who specialize in selling both types of policies. Agents are trained professionals who can offer advice based on the coverage you need.



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