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**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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## **Life Insurance Term Verses Whole - Is Term Life Insurance Better Than Whole Life?**

**By Gavin Bloom**

There has been an on-going battle in the life insurance industry involving term life insurance and whole life insurance. The industry has survived the battle but the consumer is still asking the same question. Which one is better? The question is flawed because these two policies serve two different purposes. The real battle comes over the concept of buying term and investing the difference or the purchase of permanent life insurance. The proponents of buy term and invest the difference surmise that the policyholder would do better investing the difference in premium costs that you save by purchasing a term policy rather than a whole policy. Permanent life insurance was never created to be an investment. It was created to take care of permanent life insurance needs. The cash value accumulation within permanent life insurance is an added benefit and not an investment feature. The best life insurance portfolio is a combination of both permanent and term life insurance.

**Permanent Life Insurance** - Permanent life insurance should be purchased for permanent needs. Final expenses and life insurance for retirement are two basic permanent life insurance needs. Life insurance at retirement is critical because it gives you more options to use your retirement benefits for income rather than life insurance.

**Term Life Insurance** - Term life insurance is for temporary needs. Term life insurance will compliment your permanent base of life insurance. Decreasing term and level term riders can be added to your permanent policy to take care of temporary needs like mortgage protection and short term debt.

It is important to understand why you are purchasing life insurance. You will be much more content when you establish in your own mind the reasoning behind the purchase. Do a little mini-need analysis. Think about what is important to you and who is important to you. Life insurance is a gift of love.

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