

**PREPARED FOR :**

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# **LIFE INSURANCE PROPOSAL**

**20-Year Term Life Insurance | \$250,000 Face Value**

Monthly Price: \_\_\_\_\_

IF YOU FEEL LIFE INSURANCE IS WORTH A DISCUSSION,  
LET US KNOW. WE'RE HERE TO SIMPLIFY AND WALK YOU  
THROUGH THE PROCESS

# LIFE INSURANCE MYTHS

LIFE INSURANCE CAN SEEM CONFUSING AND OVERWHELMING...WITH A LITTLE CLARITY, IT'S PRETTY SIMPLE.



## Life Insurance Is Too Expensive

Many believe life insurance is unaffordable, but it's often more affordable than expected, particularly for term life policies.

## I Don't Need Life Insurance If I'm Healthy

Accidents and unexpected health issues can occur at any time, making it vital to plan ahead even if you're currently healthy.





## The Application Process Is Difficult

Advances in underwriting technology and medical record sharing have simplified and sped up the process for many applicants.

## Only Older People Need Life Insurance

While older adults often prioritize life insurance, younger individuals also benefit, especially if they have dependents, debts, or plans for future financial protection.



## Stay-at-Home Parents Don't Need Life Insurance

Their contributions, like child care and household management, would be expensive to replace, making coverage important.

## Employer-Provided Life Insurance Is Enough

Employer policies usually offer only a basic amount of coverage, which may not meet an individual's comprehensive needs.

