

Whole Life Insurance — Financial Security And Peace Of Mind

Life Insurance forms the foundation of any comprehensive financial plan. A well-constructed life insurance policy can offer you peace of mind that your family will be looked after, or that your business is protected, when you die.

The most common type of life insurance is "Whole Life Insurance," which offers you **fixed premiums, guaranteed cash values** and **face values**. Whole Life Insurance offers a combination of an insurance policy and a savings component, and will remain in force your whole life as long as your premium payments are made as scheduled.

Benefits Of Whole Life Insurance

- **Premiums are generally fixed for life:** Since your premiums are fixed, the younger you are when you initially purchase a policy, the lesser your premiums.
- **Guaranteed cash values:** Unlike term insurance, which does not accumulate cash values, a portion of the premiums you pay into your policy are invested into a savings component. As long as the policy is in force, you may borrow against these amounts as a loan. These loans can be used to augment your retirement income or for any other purpose.
- **Tax-sheltered investing:** The cash surrender value within the insurance policy can grow on a tax deferred basis and the death benefit is paid out, tax-free, to the plan beneficiary.

Who Should Consider Whole Life Insurance?

One of the most attractive elements of Whole Life Insurance is that it can benefit everyone, regardless of their stage of life. However, Whole Life Insurance should be considered if you:

- Support family members
- Are married or have a partner
- Have children
- Are self-employed, or are the owner of a company

I have access to a variety of Life Insurance solutions, specifically designed to meet your needs. For more information, contact me today.

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02/11