



HOME



AUTO



BUSINESS



LIFE

## The Benefits of a Customized Life Insurance Program

Insurance Zone can offer you fast, convenient and easier ways to meet your insurance and financial needs. Life insurance can do some amazing things for people. It can keep your families in their homes, pay off debts and loans, provide a stream of income, and assure a child's education. It can keep a family business in the family, protect a key employee or fund a buy/sell agreement.

### What Life Insurance Can Do For You

- Provide Income (make payments)
  - Final Expenses
  - Transfer an Inheritance
  - Pay Estate or Inheritance Costs
  - Business Continuation
- And on Policies with Cash Value:
- Supplement College Funding
  - Supplement Income
  - Reward Key Employees

### Finding The Right Fit

#### TERM LIFE INSURANCE

Term life insurance offers financial protection for your temporary needs. They do not build cash value, but offer maximum protection for a low price, level premiums for a specific period of time, the ability to convert to permanent life insurance if your needs change.

- Type of Policies Available - 10 Year, 15 Year, 20 Year, and 30 Year Guaranteed Terms; Simplified and Express Issue Products (8 personal and 4 medical questions).

#### PERMANENT LIFE INSURANCE

There are both whole life and universal life insurance policies available. They pay a guaranteed death benefit to your beneficiaries and offer potential for tax-deferred growth, the ability to take withdrawals or loans and substantial tax benefits.

#### Whole Life Insurance:

- Level premiums over the life of the policy
- Guaranteed cash value accumulation
- Potential for excess interest credits

#### Universal Life Insurance:

- Cash Value grows at an interest rate set quarterly
- Flexible premiums and Death Benefits
- Features - Long Term Care Rider for UL and Extended Death Benefit Guarantee
- Type of Policies Available - WL 100, 20 Pay WL, No Lapse Guarantee UL, Single Premium UL, SUL II (two people), Indexed UL Accumulator, Children's Advantage, Simplified and Express Issue Products

**Insurance Zone is a full-service personal and commercial lines independent insurance agency!**

