How To Make Sure Your Loved Ones Will Be Taken Care Of Financially In Case Something Unfortunate Suddenly Happens To You!

A Special Report
Compliments of…

Antione Turner, RFC
- Specializing In Protecting Your Dreams -

How To Make Sure Your Loved Ones Will Be Taken Care Of Financially In Case Something Unfortunate Suddenly Happens To You!

Imagine this scene…

One night, the telephone rang at the Anderson's home, and Mrs. Anderson answered: "*Hello*."

"*Hello, is this Mrs. Anderson?*" the voice on the other end asked?

"*Yes*," Mrs. Anderson replied.

"*Mrs. Anderson, my name is Jill Brown. I'm a nurse at the General Hospital. Your husband was involved in a car accident and was brought here a few minutes ago. Would you please come to the hospital right away?*"

Trembling, Mrs. Anderson asked nervously, "*Is my husband all right?*"

"*I'm not sure, Mrs. Anderson. The doctors are treating him right now. Please come to the hospital and the doctors will explain his condition to you*," the nurse replied.

"*Okay. I'll leave right away*," Mrs. Anderson mumbled and then hung up the phone.

When the children, Shawn, age 11, and Leslie, age 7, saw how scared their mother was, they asked her, "*Mom, what's wrong?*"

"*Daddy's in the hospital. He got into a car accident while driving home from work. But, kids, don't worry. I'm sure he's all right. Maybe he got some scratches or, at the worst, a few broken bones. Although the nurse wouldn't tell me how bad Daddy was hurt, I think he'll be okay*," Mrs. Anderson said to her two young children, trying to comfort them.

While driving to the hospital, Mrs. Anderson's heart started to beat faster and faster as she got closer to it. And unpleasant feelings were rushing through her body. Deep inside, she knew something was terribly wrong because the nurse wouldn't tell her about her husband's condition.

When Mrs. Anderson arrived at the hospital, she ran to the emergency room as fast as she possibly could. And, just when she was about to enter the emergency room, the door swung open and two doctors and three nurses came out. When she saw the sad expressions on all their faces, her heart started to beat even faster.

The head doctor looked sadly at Mrs. Anderson for a few seconds, and then whispered, "*I'm sorry, Mrs. Anderson. There was nothing else we could have done.*"

Upon hearing the doctor's words, Mrs. Anderson's face turned pale and she almost fell to the floor.

Two nurses supported her and led her to a nearby chair.

A couple of minutes later, though she was still in shock, she got up from the chair and walked into the emergency room, and stood beside her husband, John. Tears were flowing down her cheeks uncontrollably. She felt sad, scared, angry, and cheated – all at the same time.

While holding her husband's cold right hand with both of hers and looking at his face, she said, "*Oh, John, why did you leave me so soon? What am I going to do? How am I going to tell the kids? How am I going to raise them without you?*"

For a few minutes, one disturbing question after another kept rushing into her mind, such as:

"*How am I going to pay the mortgage, the car payment, and the living expenses?*"

"*How am I going to support the children on just my income? Who's going to pay for their college educations?*"

"*Since we just used most of our life savings for the down payment on our new car, how am I even going to pay for your funeral expenses?*"

After a while, she remembered her husband had a life insurance policy at work. And, even though he had told her how much life insurance he had a few times, she couldn't remember the amount no matter how hard she tried. So, as she was leaving the hospital, she wished she had paid more attention to her husband's life insurance policy when he was still alive.

She then remembered her husband had received a phone call from an insurance agent just two weeks ago, offering to come by their home to review their life insurance policy for free. But, for one reason or another, her husband kept postponing the appointment with the agent.

Before Mrs. Anderson walked into the house to tell her children the bad news about their father, she hoped her husband had enough life insurance to take care of her and the children financially until at least her kids have finished college.

Unfortunately, Mrs. Anderson's husband didn't have any extra life insurance beyond the amount provided by his employer – $50,000 (which was his annual salary).

So, as you can imagine, after paying for her husband's funeral costs and some other expenses, the insurance money was used up very quickly.

Shortly after her husband's death, Mrs. Anderson had to sell her home and the new car they just bought. She then rented a three-bedroom apartment. And when she thought she may have to live in an apartment for the rest of her life, she felt very, very sad.

She often lies awake in bed at night wondering how she and her two children would get by on just her income for another ten or fifteen years. And when she thought about the day she would have to tell her children that if they want to go to college, they would have to pay for their own tuition, tears would flow down her cheeks.

As you can see, the Anderson's example clearly illustrates the pain and sorrow a family may have to suffer when the breadwinner in the family dies prematurely.

Let me ask you these questions:

As the main breadwinner in your family, whether you're the husband or wife, if you were to die tomorrow, what will happen to the standard of living of your spouse and children (and any other people who are presently depending on you financially)?

How are they going to pay the mortgage, the car payment, the living expenses, and so on?

Like some families, are they going to lose *everything* – their home, cars, life savings, investments, other valuable assets, as well as their dignity?

Upon your sudden death, in addition to coping with the loss of you, will your loved ones have to suffer financial hardships for many years?

Please take a few moments to ponder these questions carefully.

Now, although you don't like thinking about your own death (nobody does), as a responsible human being who has dependents, <u>you need to plan for it</u>. This way, if you should die prematurely, your surviving family members won't have to suffer financial hardships.

You Can Protect Your Family's Dreams
And Future With Life Insurance!

That's right, thanks to the miracle of life insurance, if something unfortunate should happen to you personally, your family members' sufferings will be reduced. This is because they only will have to deal with the loss of you, and NOT face financial difficulties for many years as well.

Please ask yourself this important question…

"If I were to die today...
who will be affected financially by my death?"

If you answered, "*No one*," you probably don't need any life insurance (unless you want to have the money to pay for your funeral expenses and debts in case you die without any assets, or to leave some money to a relative or a charity).

On the other hand, if you replied: "*My spouse, children, parents,"* and so on, you need to protect your loved ones against your premature death with life insurance.

Look, like most people, your ability to earn an income – now and in the future – is probably your most important asset. The kind of lifestyle you and your family get to enjoy depends on this skill.

It’s the cornerstone of your family’s financial security and freedom.

Sadly, as important as this asset is, you’re not guaranteed to have it forever (nobody is). It can be taken away from you at any moment.

As you’re aware, even after you’ve lost the ability to earn an income, as the main income earner in your family, your responsibilities don’t go away upon your death. So you must protect your earning capacity with life insurance.

Remember, upon your untimely death, it’s painful enough for your surviving family members to have to cope with the loss of you, please don’t let them suffer financial hardships for many years as well.

Will Rogers, the American humorist and actor, once said…

“*The man who dies without adequate life insurance should have to come back and see the mess he’s created.*”

Unfortunately, many men and women have left a big “financial” mess for their families after they died.

In many families where the income earners have died without any or enough life insurance, their surviving family members usually have to experience financial sufferings for many years even after the emotional scars of losing their loved ones had partially or fully healed.

Maybe you even know a family who was or is in this situation right now. If so, just by thinking about them right now, you probably can feel their pain and frustration of having to struggle everyday just to get by, can’t you?

If you should leave this planet tomorrow, you don’t want your loved ones to have to go through this devastating situation, right?

You probably responded, “Absolutely NOT!”

Well, as I’ve mentioned, you can use life insurance to prevent this horrible situation from ever happening to your family.

You see, when you have the right life insurance protection, besides providing your family members with the basic needs like food, clothing, and shelter, they’ll also be able to pay the mortgage, the car payment, the living expenses, as well as your children’s college educations.

In other words, upon your death, they’ll still be able to maintain their present lifestyle for years to come or even for the rest of their lives.

Isn’t this how you want your loved ones to live if you were to pass away unexpectedly?

Good.

Before we discuss how you can protect your family's dreams and future with the right kind of life insurance, let's first examine the three main reasons many people don't have enough or any life insurance protection for their families.

First, <u>they think they'll live forever</u>. How many times have you heard someone say:

"I Never Thought That Would Ever Happen To Us!"

Probably at least dozens of times, right?

Perhaps you've even said it yourself many times.

Sadly, even though we may know someone who had lost a husband or a wife prematurely and now has to struggle financially, we still think we would live long enough to support our family for at least another 20, 30, or 50 more years.

It's this kind of incorrect thinking that has prevented many people from preparing themselves properly against premature death with life insurance.

According to A.M. Best, the insurance rating organization, about half of the American households don't have any life insurance beyond the small amount provided by their employers.

Also, statistics have shown only 33% of all married couples have life insurance for both spouses; 28% insure only one spouse; and the remaining 39% don't own any life insurance at all.

With almost 40% of the married couples in our country not having any life insurance, no wonder so many families have to suffer financial hardships upon the death of the breadwinners.

According to The National Funeral Directors Association (NFDA), the largest funeral service organization in the world, about 2,436,467 people died in the U.S. in 2002. Many of them were the main income earners in their families.

Now, just like you don't like to think about your own death or that of someone close to you, I bet the surviving family members of those individuals who died in 2002 probably never thought their husbands or wives would pass away so soon either.

Nobody does! But the truth is, all of us living on this planet are traveling on the same road of life where there are no U-turns. We're on an inevitable trip from birth to eventual death. Some of us will die sooner and some later.

Although no one can tell when our time on earth is up, one thing is certain: **No one gets out of this life alive**.

Since nobody can guarantee how long you will get to live, not even for just one more day, as a responsible human being, especially if you're one of the breadwinners in your family, <u>you need to</u>

plan for the future right now.

This way, if you should leave earth suddenly for whatever reason, illness or accident, your loved ones will be taken care of financially, allowing them to keep on living with dignity.

You've probably heard of this statement many times…

If You Fail To Plan…You're Planning To Fail!

It's fine to expect things to turn out the best for you… as long as you've planned for the worst. This is because, in life, things *don't* always turn out the way you want them to. And disasters usually strike when you least expect them.

In the Anderson's example, if the husband, John, had bought the right amount of insurance, then, upon his sudden death, his wife and two young children would be able to live the same or similar lifestyle as before. Also, she wouldn't have to sell their family's home and would get enough money from the insurance company to pay for their children's college educations.

Let me share with you what Winston Churchill, the late British Prime Minister, once said about insurance…

"*If I had my way, I would write the word insurance over the door of every house, because I'm convinced, for sacrifices that are inconceivably small, families can be secured against catastrophes which otherwise would smash them up forever.*"

Let me repeat, through the miracle of life insurance, you have the opportunity to protect your family's dreams and future against your untimely death.

The second reason many people don't carry enough life insurance to protect their families against premature death is… in two-income families, some of them think if one of the breadwinners dies, the other one would still be able to provide adequately for their family members.

Although this may be true for some families, for most of us, if we lost one income, especially the main one, then our standards of living would be reduced drastically. Just imagine what your new lifestyle would be like if you lost half of your present earnings.

If you have young children, it's even more challenging for you to live a decent lifestyle on just one income when there used to be two, right?

Sadly, there have been many two-income families where both breadwinners had died at the same time and left their young children (or elderly parents) without any financial support. Imagine the struggles their surviving members would have to endure for years or even for the rest of their lives.

The third reason many people don't carry enough life insurance to protect their families in case they pass away unexpectedly is… they think their surviving family members can live off their assets.

Even if you have an estate worth at least $1,000,000, after paying the mortgages, car payments, personal loans, funeral expenses, and other expenses, the money left over may support your loved ones for only a short time.

Also, if most of your assets are hard assets like properties, business, or long-term investments like bonds, then they will take time to convert into cash. So your loved ones still won't have the money to pay the immediate expenses upon your death and to maintain their present lifestyle, forcing them to sell some of their possessions at low prices to generate cash flow.

Conversely, if you have the right life insurance protection, your family members can use the death benefits (which are tax-free) to pay the debts and expenses without having to sell your assets. This will give your assets enough time to grow or to produce an income.

Now that you've understood the importance of protecting your family against premature death with life insurance, let me share with you the ten most important benefits of life insurance:

1. **To replace the lost income upon your death.**
2. To eliminate debts like mortgages, car payments, personal loans, credit card balances, and others.
3. **To cover your funeral and related final expenses.**
4. To pay for your children's college education.
5. **To provide for the extended care of your parents, grandparents, or disabled relatives.**
6. To take care of your estate taxes.
7. **To prevent your business from experiencing financial difficulties upon your death.**
8. To provide your business partners with the money to buy out your share from your heirs.
9. **To grant an economic gift to a relative or charity.**
10. To supplement your retirement income.

As you can see, <u>even though the main reason to own life insurance is to replace your lost income in case you die prematurely</u>, there are many other wonderful benefits of life insurance.

Most people buy life insurance to gain not just one, but several of the above advantages. And, if you presently have a life insurance policy, you've probably bought it for the same reasons, right?

Let's now examine...

What Life Insurance Is

When you buy life insurance, you purchase a promise of protection against financial loss caused by death. This way, if you should die unexpectedly, your family members will have the money to replace your lost income, preventing them from having to suffer financial hardships.

The idea of life insurance didn't spring up overnight. It came from an evolutionary growth as people looked for a way to solve a common problem.

You see, death has always struck blindly into the homes of the rich and poor alike and caused intolerable hardships on the surviving family members, especially the poor families. So, several centuries ago, in England, small groups of people started banding together into associations for a common purpose.

By paying small amounts of money into their association, the members were promised that a certain financial assistance would be given to their family if the breadwinners died. This was their way of softening the economic blow for the families of the unfortunate people who died.

Today, even though life insurance still serves the same purpose, it has been expanded to provide many other important functions, as we've discussed.

When you buy a life insurance policy, you pay money, known as the *premium*, to an insurance company. The insurance company invests your money, together with those of thousands or even millions of other insurance buyers, known as the *policyholders,* to earn a great rate of return. By doing so, the insurance company will have the money to pay your death benefits, called the *proceeds*, upon your death.

When you buy a life insurance policy, you believe the risk of you dying prematurely… is greater than the premiums you'll pay on the policy. And so you want to shift this threat to the insurance company.

By selling you the policy, the insurance company believes the premiums they'll receive from you over the policy period will be greater than the proceeds they must pay out in claims.

Insurance Creates A Win-Win Situation!

This is because, once you have the right kind of life insurance protection, you'll gain security and peace of mind. If an unfortunate event should ever happen to you, your family members will be taken care of financially. And, if you live beyond the period covered by your life insurance policy, you still win.

Sure, you may be paying the premiums on a life insurance policy for twenty or thirty years and, if you don't die, your family doesn't get any money from the insurance company. But, the good news is, the security and peace of mind you and your family members get to enjoy during this period is worth many times the premiums paid. For some life insurance policies, you can actually receive a monthly income if you live beyond the period the policy covers.

The insurance company wins by adding the premium dollars you pay to those of thousands of other policyholders, and investing that large amount of money wisely. They then use their financial muscle to fuel the economy, building skyscrapers and providing countless jobs, and so on.

Although some policyholders think their insurance companies are making too much money from them, others believe powerful and wealthy insurance conglomerates enable them to sleep better at night, realizing the money will be available to pay their claims when they need to file them. (A claim is a request to recover losses covered by an insurance policy.)

Now, it doesn't matter whether you think positively or negatively about insurance companies, you probably agree our society is better off with life insurance products than without, right?

Let's face it, without life insurance products, millions of people in our country would suffer huge financial hardships upon the death of the breadwinners.

On the contrary, with life insurance, for a small amount of money, even less than $1 a day, you can protect your family's dreams and future for the rest of their lives.

This is fantastic, isn't it?

Absolutely!

Let's now discuss…

How Is Your Life Insurance Premium Determined?

Since the basic principle of life insurance is the sharing of the risk of death by the members of a group, your premium is determined based on your chance of dying prematurely.

Insurance companies have gathered statistics of the rate of death for all ages, which are known as the mortality tables. The data are based on the mortality figures of very large groups of people collected over long periods.

Obviously, the older you are, the greater your chance of dying, so the larger your premium. And, if you indulge in activities that increase your chance of dying sooner, such as smoking, working in a hazardous job, or having a certain illness, you'll pay a higher premium.

For instance, on a $250,000 life insurance policy, a 30-year old non-smoking male will pay less than a smoking man of the same age and of comparable health and occupation.

In the same way, a 25-year old female will pay less premium than a 40-year old woman for the same amount of coverage, if other factors, such as health, occupation, family health history, and so on, are equal or similar.

If your health is very poor, insurance companies may not sell you a life insurance policy at all even if you're willing to pay a higher premium.

Right now, you may be asking…

"Since I already have life insurance through work… why do I need more?"

Good question. This is because, typically, the amount of life insurance provided through your employer is equal only to your annual income.

So, like many people, this amount simply isn't enough protection for your family. After all, after paying for your funeral and some other expenses, there isn't much money left over for your loved ones.

For example: If you earn $70,000 a year, your employer's life insurance policy covers you for only this amount. On the surface, $70,000 may seem like enough coverage for you. But if your mortgage balance is $100,000 or more, your family will still need $30,000.00 just to pay off the mortgage. And this doesn't even include the money they need to pay other debts and expenses.

In a few moments, you'll discover how to figure out the right amount of life insurance for your individual situation. Right now, let's examine…

The Different Types Of Life Insurance

Today, even though there seems to be an infinite variety of life insurance policies available on the market, each one is just a variation of these two basic types of insurance:

1. Term insurance
2. Cash-value (or permanent) insurance

Both term and cash-value policies work on the same basic principle. You pay a premium to an insurance company and, if you die during the policy period, they'll pay your beneficiaries, whether that's your spouse, children, or parents, the amount stated on your policy.

To choose the right kind of insurance for your individual situation, you need to understand the differences between term and cash-value policies.

Term Insurance

Term insurance provides pure protection. You can buy it one year at a time, or for a specific period, such as five or ten years.

Most term policies let you pay the premium monthly or yearly. And, if you pass away during the term of your policy, your beneficiaries will receive the full amount stated in your policy contract. If you live beyond the term of coverage, your beneficiaries won't get paid anything.

Term insurance is relatively inexpensive and is especially suitable for young families, when their need for life insurance protection is the greatest. For instance, if you're a 25-year old male who doesn't smoke and is in reasonably good health, you can buy a $250,000 term policy for as low as $15 a month.

The two basic types of term insurance are: annual renewable term (ART) and level-premium term.

Annual renewable term (ART) is the plain vanilla variety of life insurance. You buy the policy on an annual basis, and if you desire, you may renew the policy for another year. But the bad news is, the premium often rises each year. So the older you become, the more you'll pay.

Level-premium term, as the name implies, has the same premium during the policy period, typically 5, 10, 15, or 20 years. And, just like annual renewable term, the premium on a level-premium term policy also increases with each new term, reflecting your greater chance of dying as you get older.

Most level-premium term policies are more expensive than annual renewable term (ART) policies in the first several years. But if you're planning to keep your policy for 5, 10, 15, or 20 years, level-premium term policy will end up costing you less than an ART policy.

Since term insurance protects you only for a specific period, such as five or ten years, it's considered as "temporary" insurance. For instance, you may buy a term policy during the period you have your mortgage, and cancel it after you've paid off the mortgage.

Cash-value (Permanent) Insurance

Cash-value or permanent insurance combines the protection of a death benefit with a tax-deferred savings or investment plan. The premium for a cash-value policy is usually higher than for a term policy for the same coverage. This is because a part of the premiums you pay on a cash-value policy forms a savings or investment vehicle, with interest accumulating tax deferred.

While term insurance benefits someone else and doesn't pay you any money if you live, cash-value insurance can help you economically while you're still alive.

For example, you can use the cash value in your insurance policy as collateral to borrow money from the insurance company, at a relatively low interest rate. You then can use this money as a down payment for a new car or to pay off your credit card balances, and so on.

Please keep this fact in mind though, if you die, any outstanding loans and interest on your cash-value policy will be deducted from the death benefit. So your beneficiaries will receive less money. This means, upon your death, your beneficiaries will only get the death benefit and <u>not</u> the cash value amount as well.

Besides borrowing on your cash value, another way for you to receive all your cash value is to cancel or "surrender" the policy. When you think you no longer need life insurance protection, you can simply cancel your policy and you'll receive your cash value, less any outstanding loans and interest.

The reason cash-value is also referred to as "permanent" insurance is it can provide protection even after you've retired from work. As long as you keep on paying the necessary premiums, protection is guaranteed for your entire life, usually to age 99.

Unlike most term insurance premiums, cash-value premiums don't increase in the early years and they may even decrease each year if the returns from the savings portion of your policy grow to cover a part of the death-benefit premiums.

With some cash-value policies, after paying the premiums for a specified number of years, such as 10 or 25 years, you may not have to pay any more premiums and still receive full protection. This is called “paid up” insurance.

Cash-value insurance comes in many different packages. The three most common types are: whole life, universal life, and variable life.

Whole life (also known as ordinary life) is the most common type of cash-value or permanent insurance. The premiums for a whole life policy must be paid regularly in the amount stated in the policy, which generally stay constant over the life of the policy. The cash value usually accumulates at a fixed interest rate.

Universal life (also known as adjustable life) lets you, after your initial payment, pay the premiums at any time, in virtually any amount you want, subject to certain minimums and maximums. You also can increase or reduce the amount of the death benefit. The cash value accumulates at a guaranteed minimum interest rate. And, if your insurance company makes more on their investment portfolio, you’ll receive a higher rate of return.

Variable life provides death benefits and cash values that change with the return on an investment portfolio of your insurance company. You can choose to allocate your premiums among different investment options, such as stocks and bonds, combinations of both, or investments that provide fixed rates of return. Although the death benefits and cash values of a variable life policy aren’t guaranteed, some of them have stated minimum death benefits.

Now that you understand the different types of insurance available to you, let’s discuss…

Which Type Of Life Insurance Is Best For You?

Unfortunately, buying the right type of insurance policy isn’t as easy as purchasing an appliance or furniture. You need to take many important factors into consideration before deciding whether to get a term or a cash-value policy. After that, you still need to decide what type of term or cash-value policy is best for you.

Generally, if your family is young, you may consider buying term insurance because the premium is so much less expensive than for a cash-value policy with the same amount of coverage. If you’re young, don’t smoke and are in relatively good health, you could buy half a million dollars of term insurance protection for less than $1 a day.

If you have a lot of assets and are already using some tax-deferred investment vehicles, or if you plan to keep your insurance policy well into your sixties or seventies, then a cash-value policy may be more suitable for you.

With some term policies, you can turn them into cash-value policies later down the road. So, if you purchase term insurance now and later find out your situation has changed to the point that a cash-value policy is better for you, you can convert your term policy into a cash-value one.

Buy Term Insurance And Invest The Difference

Like many people, perhaps an accountant, a co-worker, a friend, or a book has suggested you should buy term insurance and invest the difference in a savings or investment account, instead of getting cash-value or permanent insurance, right?

Well, since there are advantages and disadvantages with both term and cash-value policies, which one you should buy depends on your particular situation.

In order for me to recommend the optimal insurance protection for you, I'm offering you the opportunity to get a FREE, *No-Risk And No-Obligation Life Insurance Analysis*. I'll tell you more about this later.

Right now, let's talk about…

How Much Life Insurance Is Right For You?

How much life insurance is the ideal amount for you depends on your lifestyle requirements and your financial condition. The amount of protection your family needs is determined by the number of dependents you have, how you would like to provide for them upon your death, and your family's income and assets.

Some people purchase $200,000 of life insurance protection because that's how much their brother, cousin, or friend bought. This is not a smart way to figure out how much insurance is right for you, because your needs are likely different from those of your brother's, cousin's, or friend's.

You can use the worksheet on the next page to determine the approximate amount of life insurance protection you may need (or want) for your family. Please take a few minutes to do so now, and then we'll discuss it afterwards. Please use a pencil instead of a pen. This way, you'll be able use the worksheet again at a later date.

How To Figure Out The Amount Of Life Insurance You Need

Assets Available Upon Your Death	**Amount**	
Cash and savings	$	1
Stocks and bonds	$	2
Home equity	$	3
Rental properties (estimated current market value)	$	4
Vehicles (estimated value or current blue book value)	$	5
Business (estimated net worth of your business, if you have partners, then your share of the business)	$	6
Other: ___________________________________	$	7
Total Assets Available Upon Your Death (Add lines 1 to 7)	$	**A**
Your Family's Current Annual Living Expenses		
Mortgage payments (or rent): $ _________ per month x 12	$	8
Car payments #1: $ _________ per month x 12	$	9
Car payments #2: $ _________ per month x 12	$	10
Food: $ ____________ per month x 12	$	11
Clothing: $ ____________ per month x 12	$	12
Telephone: $ ____________ per month x 12	$	13
Utilities: $ ____________ per month x 12	$	14
Auto: $ ____________ per month x 12	$	15
Entertainment: $ ____________ per month x 12	$	16
Insurance (home, auto, etc): $ ____________ per month x 12	$	17
Child care #1: $ ____________ per month x 12	$	18
Child care #2: $ ____________ per month x 12	$	19
Other dependent's expense (parents, grandparents, etc.) : $ ____________ per month x 12	$	20
Other expenses: __________________________________ $ ____________ per month x 12	$	21
Total Current Annual Living Expenses (Add lines 8 to 21)	$	**B**
Total Living Expenses Over Ten Years (Line B x 10)	$	**C**
Your Family's Current Annual Income (Excluding Yours)		
Your spouse's income: $ ____________ per month x 12	$	22
Rental properties: $ _____________ per month x 12 (See note #1 below)	$	23
Stocks and bonds: $ __________ per month x 12 (See note #1 below)	$	24
Your business: $ _____________ per month x 12 (See note #2 below)	$	25
Other income: $ ____________ per month x 12	$	26
(Note #1: Include only if your surviving members don't plan to sell this income-producing asset upon your death.)		
(Note #2: Include only if you'll keep on receiving an income even after your death.)		
Total Family's Annual Income (Add lines 22 to 26)	$	**D**
Total Family's Income Over Ten Years (Line D x 10)	$	**E**

Amount of Expected Annual Cash Shortage (Surplus) (Line B - line D) (Note: If line D is greater than line B, then you have a surplus, meaning your spouse won't need your income to cover their living expenses upon your death.)	**$**	**F**
Total Expected Cash Shortage (Surplus) Over Ten Years (Line F x 10)	**$**	**G**
Immediate Expenses Upon Your Death		
Estate or inheritance taxes (If line A is <u>less</u> than $600,000, then you don't have to pay any estate taxes. Otherwise, calculate the amount this way… [Line A – 600,000] x 50%)	$	27
Funeral costs	$	28
Probate costs (related to the sale and distribution of your assets, such as legal and accounting)	$	29
Underinsured medical costs	$	30
credit card balances: Visa $ _______ Mastercard: $ _________ Amex: $_________ Other: $________	$	31
Personal loans	$	32
Other expenses: ____	$	33
Total Immediate Expenses Upon Your Death (Add lines 27 to 33)	$	**H**
Your Family's Future Major Expenses	$	34
Child care expense #1: $ __________ per month x 120 (which is 10 years) (See note #3 below)	$	35
Child care expense #2: $ __________ per month x 120 (See note #4 below)	$	36
Child #1 College Education: $ __________ per year x 4 years	$	37
Child #2 College Education: $ __________ per year x 4 years	$	38
Other expenses: $ __________ per month x 120	$	39
(Note #3: Include only if not already included in line 18.)		
(Note #4: Include only if not already included in line 19.)		
Total Family's Future Major Expenses (Add lines 34 to 39)	$	**I**
TOTAL EXPENSES OVER TEN YEARS (Lines G + H + I) (Note: If line G is a surplus, then subtract it from the sum of lines H and I)	$	**J**
Money Available To Your Family Upon Your Death		
Your existing life insurance policy	$	40
Cash and Savings (same amount as line 1)	$	41
Home equity (include only if your spouse plans NOT to sell the home upon your death)	$	42
Rental properties (include only if line 23 is BLANK)	$	43
Stocks and bonds (include only if line 24 is BLANK)	$	44
Business (include only if line 25 is BLANK)	$	45
Other: ___________________________________	**$**	46
Total Money Available To Your Family Upon Your Death (Add lines 40 to 46)	**$**	**K**
AMOUNT OF INSURANCE YOU NEED TO MEET YOUR GOALS (Line J - line K)	**$**	**L**

Well, are you surprised at the enormous sum of money your surviving family members would need to maintain their present lifestyle over the next ten years… if you should pass away unexpectedly?

Imagine what would happen to the standard of living of your family members if you died without enough or any life insurance and deprived your loved ones of the amount shown in line L?

It's quite disturbing to think about it, isn't it?

Now that you've learned you don't have enough (or any) life insurance to provide properly for your family members upon your death, are you going to take the necessary actions to prevent them from having to suffer financial hardships if you should leave this planet sooner than you had planned?

You will? That's terrific! I'm so glad to hear that. Let me now share with you….

How You Can Save On Your Life Insurance Premiums

Insurance companies evaluate you as a potential policyholder and determine your premium based on your age, sex, personal health record, family medical history, level of fitness, smoking habits, and so on.

Although there are some factors you can't do anything about, like your age and family medical history, you can control some aspects that can drastically reduce your insurance costs.

1. Don't Smoke

Smoking related diseases, such as cancer, are responsible for about half a million deaths each year in the United States. Experts estimated smoking is responsible for about 1 in 5 deaths in our country and costs about $100 billion each year in health care expenses and lost productivity.

A smoker usually pays two, three or more times in life insurance premiums than a non-smoker of the same age and sex. So, if you're smoking right now, you may consider quitting. This way, in addition to reducing your insurance premiums, you'll increase your chances of living many years longer.

The second way to lower your life insurance costs is...

2. Keep in Good Shape

Maintain good physical condition by exercising regularly and eating a well-balanced diet. Get an annual health check-up to identify any abnormal conditions that may develop in your body and to monitor your cholesterol level. A person who has a high cholesterol level (greater than 200 mg/dl) usually pays more for life insurance than a person who has a low one (below 200 mg/dl).

3. Join Your Employer's Group Life Insurance Program

If your employer has a group life insurance program, sign up for it. You can usually obtain life insurance coverage up to a certain amount without having to take a medical exam. The premium is often lower than what you can get on your own for the same amount of coverage.

Also, most plans will let you keep your policy in force even after you've left employment simply by continuing to pay the premium or converting your group policy to an individual one. If you need (or want) extra life insurance protection beyond what your employer's group policy provides, you can buy it on your own.

4. Choose The Right Insurance Company

When most people shop for life insurance, they usually just look for an insurance company that offers them the lowest price. They fail to check whether that organization is financially secure and pays their claims on time. Upon your death, you want your family members to get the money from your life insurance company as quickly as possible.

The last thing your loved ones need after losing you is an insurance company that delays in paying your claim or is difficult to deal with.

So, when selecting an insurance company, make sure to check for their claim payment history as well as price. In addition, pick a company that has strong financial strength. Organizations, such as A.M. Best, Moody's, Standard & Poor's, Weiss, and Duff & Phelps rate the financial strength and claims paying ability of insurance companies. At a minimum, a qualified insurance company should receive better-than-average ratings from these rating organizations. You can find their publications in your local library or on the internet.

In the United States, there are about two thousand companies selling life insurance, making it quite challenging for you to find a good one on your own. So, for your security and peace of mind, I'm offering you the opportunity to let us help you obtain the best life insurance protection at a competitive price, and from a great company.

Here's Your Chance To Receive A Professional Review Of Your Life Insurance Needs To Determine The Right Amount And Kind Of Life Insurance That Is The Best For You!

Like many people who haven't had their life insurance policies reviewed by a life insurance specialist in several years or at all, you may be paying *too much* for your current policy. Perhaps you're carrying more insurance than you need. Or, worse, maybe you don't have enough (or even any) insurance to protect your loved ones properly.

Since your financial situation changes from time to time, so do your life insurance needs. You may have bought the right policy a few years ago. But is it still the optimal one for you and your family right now? To help answer this question, I'm offering you a special gift.

Before I tell you what it is, let me first congratulate you for reading this special report from beginning to end. And, if you've calculated the amount of life insurance required to protect your family fully, I applaud you again.

By doing so, you've taken a gigantic step toward safeguarding your family's dreams and future against your untimely death. The next step is for you to arrange for your Free, No-Risk And No-Obligation

Life Insurance Analysis.

With the Life Insurance Analysis, in just half an hour, you'll find out what kind of life insurance, whether term or cash-value, will give your family the finest protection, and for the best price.

And, if you currently have a life insurance policy, you'll discover whether it is giving you the proper protection for your family based on your present financial situation, and also at a competitive price. Since you've already figured out the extra amount of insurance protection you need (or want) for your family, we'll help you choose the right policy, at the best price, and with a fabulous company.

After you've fully protected your family's dreams and future with the most suitable life insurance policy, you'll gain security and peace of mind, allowing you to sleep better at night.

To get your Free, *No-Risk And No-Obligation Life Insurance Analysis*, call me at **(310) 871-9678**. Or, if you prefer, fill out the enclosed Request Certificate on the next page, and fax or mail it to us. Within 48 hours of receiving your request, we'll phone you to set up a time for us to meet.

Let me assure you, during our get-together, you won't be asked to buy anything. It isn't important for us to do business now, or even in the future. The purpose of the *Life Insurance Analysis* is for me to share some important information with you. This way, you'll be able to learn how to best protect yourself, your valuable assets, and your family's dreams.

If it works out that I can help you obtain the best insurance protection for your particular situation, and you'd like to buy a policy from us, we can set up a second appointment to discuss it further.

On the other hand, if I find out your current insurance policy is the optimal one for you, I'll tell you so. And we'll part as friends.

Thanks for reading this special report. I look forward to meeting you and helping you safeguard your family's dreams and future with life insurance.

Warmest regards,

Antione Turner, RFC
"The Dream Protector"

P.S. Even if you think you already have the best life insurance protection, getting an all important professional "second opinion" to confirm your good judgment will give you even more peace of mind. So arrange for your Free, *No-Risk And No-Obligation Life Insurance Analysis* today. Call me at **(310) 871-9678**, or fill out the enclosed Request Certificate... and fax or mail it, today.

By the way, if you think some of your relatives, friends, co-workers, or neighbors would be able to benefit from this special report, call me at **(310) 871-9678**... and I'll be glad to send it to them. And I'll tell them it's a gift from you.

Your No-Risk And No-Obligation Life Insurance Analysis Request Certificate

❒ **YES!** I want to get together with you to make sure I have the right life insurance protection for myself and my family. I understand, during our meeting, I won't be asked to buy anything, and there will be no pressure and absolutely no obligation whatsoever. The purpose of our meeting is simply for you to share some important ideas and information with me, so I can make sure I'm getting the best buy for my money.

Name: ____

Address: ____

City: ____________________ State: _____________ Zip: __________

Phone: ______________ Fax: ___________ Email: _________________

The best day and time to reach me is: Day: ____________ Time: _____________

What type of life insurance policy do you have right now?

None _____ Term ______ Cash-value ______ Group Plan ______ Not sure _____

What's the amount of coverage? $ ____________

What's your monthly or yearly premium? $ ________ a month $ ________ a year

Comments: ____

To get your Free, No-Risk And No-Obligation Life Insurance Analysis...

1. Call **(310) 871-9678** and ask for **Antione**.