

Protect your little monsters with life insurance

Getting the coverage you need isn't as scary as you think.



Life insurance is essential when it comes to protecting your family's financial future. Find out the real cost and get covered.



Most people overestimate the price of coverage by more than 3x its actual cost



Telalife LLC specializes in assisting corporations and small business owners with Key-man insurance, buy-sell agreements, business valuations, pension planning, disability insurance, long term care, health insurance, life insurance and estate planning needs. **The following are areas of expertise:**

Business overhead Expense: Business Overhead Expense insurance provides a cash flow allowing a firm to stay financially afloat while the business owner recovers from a disability

Personal High Limit Income Protection: Most people insure their material possessions — their homes and cars, for example. But many people don't insure what is probably their most valuable asset — their ability to work and earn income. If a person becomes sick or injured and can't work, will that person be able to pay bills and maintain the same or similar standard of living?

Dentist High Limit Disability: Every income earner needs disability income insurance. Disability insurance can help pay bills by replacing a portion of lost income. It can help maintain a lifestyle, help protect the insured and their family from needing to liquidate hard earned assets or falling into serious debt.

Physicians and Surgeons High Limit Disability: The Physicians & Surgeons High Limit Disability Plan was developed specifically to meet the needs of these high-income earners. As incomes increase, the issue and participation limits of traditional disability insurance carriers begin to decrease. To properly insure a highly compensated individual at 65% of income, multiple disability income policies are often required and are layered or "tiered" to provide sufficient income protection.

International Health Insurance: Is a temporary major medical insurance plan. Eligible expenses caused by an illness or injury and incurred from any doctor or any hospital within a specified geographic area will be reimbursed to you. Benefits may be assignable directly to the providers once a claim has been reviewed and completed.

Individual & Business Life Insurance: A life insurance policy is often the cornerstone of a business's succession plan. When a business uses life insurance as the funding vehicle of a buy-sell agreement, the death benefits are used to purchase a deceased partner's share of the business from their estate.

Long Term Care: Long-term care insurance policies reimburse policyholders a daily amount (up to a pre-selected limit) for services to assist them with activities of daily living such as bathing, dressing, or eating. You can select a range of care options and benefits that allow you to get the services you need, where you need them.

Contact me today with any questions or areas of concern: 407-956-2170

Monthly Cost for \$1 Million Death Benefit

Class	Age	Male	Female
		OPTerm 20	OPTerm 20
Preferred Plus Non-Tobacco	25	\$31.59	\$24.03
	35	\$41.11	\$32.89
	45	\$90.03	\$72.67
Preferred Non-Tobacco	25	\$41.89	\$31.27
	35	\$48.03	\$38.95
	45	\$105.51	\$84.52
Standard Plus Non-Tobacco	25	\$53.72	\$44.03
	35	\$62.01	\$46.80
	45	\$140.81	\$107.45
Standard Non-Tobacco	25	\$63.15	\$52.37
	35	\$75.42	\$58.18
	45	\$170.14	\$128.71
Preferred Tobacco	25	\$123.96	\$96.46
	35	\$162.43	\$125.67
	45	\$391.57	\$282.99
Standard Tobacco	25	\$163.29	\$114.55
	35	\$221.43	\$170.13
	45	\$534.21	\$395.85

For more information call:
Bo Dillon, 407-956-2170 or
888-533-9019
bdillon@telalife.com
www.telalife.com