

---

**Business Owner/ Clients: Reprice Your Life Insurance And Lock In 2021 Rates, Personal, Buy/Sell, Key Man, and Estate Planning Coverage and Save Money Today**



**Save Money Now, With No Exam Convenience, A+ Rated,**

**Personal, Buy-sell, Key Person, and Estate Life Insurance**

**Personal Individual life insurance** has a death benefit for the named beneficiary. Unlike group life you can take it with you when you switch jobs and it doesn't leave you when you retire. This benefit is aimed at easing the burden of survivors who must cope with the financial loss associated with the insured's death. Two of the more popular individual life insurance policies are term life insurance and permanent life insurance.

A buy-sell agreement provides a clear path on how business would go on, after the demise of a key partner. **Buy/Sell life insurance** policies provide the money that allows the company to buy a partner's family out. This benefits the deceased partner's estate by relieving them the burden of having to run a business they have little knowledge of or interest in running. The insurance also benefits the remaining partners by relieving them the burden of being in business with people they do not wish to collaborate in running the business.

**Key Person life insurance** is a type of insurance that an entrepreneur takes on a key person in their business. In general, it is an insurance policy taken to protect a business from any losses, arising from the death or incapacitation of an important person in the business.

**Estate Planning life insurance** serves as a source of funds to pay death taxes and expenses, fund business buy-sell agreements, and fund retirement plans. Any income tax on the deemed dispositions of assets following the death of an individual can be paid without resorting to the sale of assets. Proceeds from life insurance that are received by the beneficiaries upon the death of the insured are generally income tax-free.

It is crucial to have a plan for protecting these four key needs of every business owner.

**Get The Lowest Cost 2021 Life Insurance Prices with No Exam Needed for most ages:**

**\$100,000 to \$4,000,000** of life insurance, ages 20 to 90

- No signatures are needed
  - *No in person meeting*
  - **No paramed visit**
- *Ages 18 to 50 needs to have had a primary care doctor visit in the last 24 months with .*

- *Ages 50 to 69 needs to have had a primary care doctor visit in the last 18 months*

Look at these rates:

**Personal Individual life insurance**

**\$2,000,000 – 30 Year Term**

Male 36 - *\$130 Per Month*  
Female 36 - *\$103 Per Month*

**Buy/Sell life insurance**

**\$1,000,000 – 20 Year Term**

Male 43 - *\$70 Per Month*  
Female 43 - *\$55 Per Month*

**Key Person life insurance**

**\$1,000,000 – 10 Year Term**

Male 51 - *\$79 Per Month*  
Female 51 - *\$62 Per Month*

**Estate Planning life insurance**

**\$1,000,000 – Survivorship Life**

*Male 67 and Female 67 - \$1,125 Per Month*

Available in all guaranteed lengths and issuable to age 90.

---

**If you would like a quote or more information:**

**Call Jerry Lotz**  
**or Email: [jlotz@costseges.com](mailto:jlotz@costseges.com)**

**RLG.has represented over 40 different insurance carriers for life insurance in all 50 states since 1975. If you have a client who may need any type of life insurance call or email Jerry (Agent for RLG) .**

**Since 1975 RLG. has been a leading national distributor of life, annuity, long term care, disability, and settlement products representing over 65 leading insurance carriers.**

