A PLAIN-ENGLISH LIFE INSURANCE GUIDE

The 5-Minute Life Insurance Check-Up

Life insurance isn't about you — it's about the mortgage that still gets paid, the kids who stay in their schools, and the plans that survive even when the unthinkable happens. Take five honest minutes to give your family's protection a check-up.

Five questions to ask yourself

1. **If my income stopped tomorrow, how long could my family keep our home and routine?** If the honest answer is "not long," that gap is exactly what life insurance exists to fill.
2. **Has my life changed since I bought my coverage?** Marriage, a new baby, a new home, a business, a divorce — every one of these changes what your family needs.
3. **Do I know who my beneficiaries are — and are they current?** Payouts follow the beneficiary form, not your will. Outdated beneficiaries are one of the most common (and painful) mistakes we see.
4. **Am I relying only on coverage through work?** Employer plans are a great start, but they're usually 1–2× salary and typically end when the job does.
5. **Do I assume I can't afford it?** Studies consistently find people overestimate the cost of life insurance by as much as three times. Healthy adults are often surprised how affordable real protection is.

How much is enough? A quick way to estimate

D **Debt** — everything you owe outside the mortgage (cards, loans, medical)

I **Income** — your annual income × the years your family would need it replaced

M **Mortgage** — the remaining balance on your home

E **Education** — what you'd want set aside for your children's schooling

Add the four together and you have a working target. It takes two minutes — and it's the starting point of every good coverage conversation.

Three myths that keep families unprotected

"It's too expensive." For a healthy adult, meaningful term coverage often costs less per month than a couple of streaming subscriptions.

"I'm covered through work." Group coverage is a supplement, not a plan — and it rarely follows you out the door.

"I'll do it later." Coverage is priced on age and health. Every year you wait, the same protection costs more — and health surprises can close the window entirely.

The main types, in plain English

Type	Best for	In a nutshell
Term Life	Maximum protection per dollar during working years	Coverage for a set period (10–30 yrs). Simple, affordable, powerful.
Whole Life	Lifetime certainty + cash value	Never expires; builds guaranteed cash value you can access.
Indexed Universal Life	Flexible protection with growth potential	Lifetime coverage with cash value tied to market index performance — with downside protection.
Final Expense	Covering funeral & final costs, simplified approval	Smaller permanent policies, often no medical exam — dignity without burden.

Carriers we proudly represent

As an independent agency, we shop your coverage across A-rated carriers to fit your needs and budget — not a single company's product line. Our life insurance partners include:

- United of Omaha (Mutual of Omaha)
- Corebridge Financial
- Foresters Financial — Independent Order of Foresters
- North American (Annexus)
- Symetra Life Insurance Company
- Manhattan Life
- Royal Neighbors of America
- Americo Financial Life
- Transamerica
- Aetna (CVS Health)
- Liberty Bankers Life

READY FOR YOUR FREE CHECK-UP?

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or call us at **(832) 490-3880** — no obligation, just clarity.