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The Basics of Life Insurance

Kirk G Meyer

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There are two main types of life insurance with several variations of each type. Life insurance can be classified as a term or permanent policy. At least that is the simplified explanation of the two types of life insurance commonly offered. The most common life insurance policies can be placed into the following categories: term, whole life, universal life, variable life, and variable universal life. Each one of these insurance policies has a place in one's life and at different times in someone's life, they may have need of one or a combination of these types of insurance products. Depending on your circumstances, you may or may not even have a need for life insurance. Everyone's situation is different, and, therefore, the need for life insurance will vary dramatically from individual to individual and from family to family. For life insurance to be efficient and useful, there are many things that need to be considered when buying a policy. In The Basics of Life Insurance, we will examine the difference between term and permanent life insurance, the differences between the various types of permanent insurance, and what products are right for those seeking life insurance. This is booklet is an excellent starting point for those who have general questions about life insurance. Buy your copy today.

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