



Your Risk Protection Plan

Your insurance at mid-life: Gauging if you are underinsured.

Life comes with all sorts of curveballs. Sometimes, they're easily overcome and even end up being positive experiences. But every now and then, something unexpectedly serious can happen. When was the last time you assessed your insurance coverage? It may be time to reevaluate your needs. Follow this simple checklist; it could make a difference in a future moment of need.

Health Insurance. Are you on the best healthcare plan available? Your plan may automatically renew each year, but you've more than likely had life changes along the way. Review your options to make sure your coverage suits your family members and any current existing medical needs.

Disability Insurance. What funds would you live off of if you suddenly weren't able to work? The main breadwinner of the household should consider having some type of disability insurance, whether it's through an employer or supplemental coverage. This ensures you can take care of your financial responsibilities even if you had a sudden illness or accident that prevented you from performing your job.

Life Insurance. When people rely on you for your income, it's important to protect them as much as you protect yourself. Life insurance helps pass on funds to your heirs in case of sudden death. In most cases, this money is necessary for your family to pay for expenses and maintain a similar lifestyle.

Long-Term Care Insurance. As modern medicine allows us to live longer, it also raises the need for many people to use some sort of assisted living when they reach a certain age. If you purchase long-term care insurance when you're younger, you may be able to save money on your premiums compared with purchasing a plan when you're closer to needing it.

The cost and availability of Life Insurance depend on many factors such as age, health, and amount of insurance purchased. In addition to premiums, there are contract limitations, fees, exclusions, reductions of benefits, and charges associated with policy. And if a policy is surrendered prematurely, there may be surrender charges and income tax implications. Any guarantees are contingent upon the claims-paying ability of the issuing company.

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