

With A Life Insurance, Life Always Goes On

What is human life that all of mankind is centered to it? Why is life so important and almost all people alive do anything possible to prolong life? Life begets life. A life lost is not just lost to itself but many other lives are affected. When life is lost, all is lost – hope future, achievements and all that one life hopes to achieve and become. No life is ever made to possibly live forever. It is fragile, it is short-lived and it is complicated. Is there an assurance that life can be lived for as long as we want – NONE. But we can do something to ensure that a life we value and cherish can beget life even it stops to exist. Quite confusing? The truth is, the loved ones we left behind the moment we die, somehow a part or their whole life is also going to the pit. They can no longer exist decently because they live through our income, they live through our care, and they live because we live. This is the reason why life insurance can make a life go on living.



What is a Life Insurance Policy?

Life insurance policy is a contract between two parties – the insurance company and the insured/payer. The insured pays regular premiums in exchange for a stipulated lump sum payment or death benefits at the moment the death of the insured is proven. The insured can opt to pay for a term insurance wherein the benefits are for a specified length of time paying for the working years of the insured; for whole life insurance where the benefits can cover the whole lifetime of the beneficiary and the universal insurance where the transfer of wealth of the

deceased is secured for the beneficiary's lifetime. As expected, premium amounts vary depending on the kind of benefits chosen. This is an insurance that the insured cannot enjoy the benefits but it is primarily for the income protection of the heirs. It has the following benefits:

- Cash Availability - The life insurance policy accumulates cash value that as the years pass, the cash accumulated can be big enough, and can be accessed anytime to meet certain needs.
- Beneficiary Protection – It can help settle estate taxes when the insured dies and he has properties to bequeath, the beneficiaries are assured they can have a steady flow of income month after month even after the death of the insured.
- Savings Accumulation – Money is safely accumulated through the years.
- Long Term Financial Stability – The cash value accumulated for years can assure the beneficiaries of a stable income.
- Lifetime Protection – The insured even if he purchased at a young age, the premiums do not change, ensuring the beneficiaries of insurance for life.



Life Insurance at a glance

Life insurance is considered an asset because it is a secured savings intended to be used many years after. It is a reserve wealth for the loved ones and is considered one of the best inheritances one can receive because it is thought ahead to be used in the future when the breadwinner insured is no longer capable of meeting the needs of his family. One of the selling

points of this insurance is that the benefits do not have to wait for a specified period in the event of the death of the insured. As long as the premiums are well taken care of, untimely death of the insured still gives income protection to the bereaved family.

This insurance policy is a tool to convey love to the loved ones because their welfare is foremost in the mind of the insured breadwinner. The greatest love expressed is the one that thinks of the future situation of the heirs. It serves as the replacement of the provision of the insured in case he goes away for good.



Insurance that gives you peace of mind

The uncertainty of life makes it less enjoyable because of the truth that someday sooner or later, it has to end. But the lives of the heirs continue for long. So what they become and how they survive life is an uncertainty that is unbearable if we did not secure their future. But thanks to the innovative mind of insurance companies, they now sell not only peace of mind but also security. Uncertainty is just a situation but security is a destination. Start young in life insurance not only because it costs lesser when you got insured young, but because you still have long years to pay the premiums. While you are strong and able, talk to your insurance agent and pay

for the best plan. Just search for the best insurance company to trust because your preparation for the future might get jeopardized in the hands of fly-by-night insurance companies. Choose wisely, the company to trust your hard earned money for the future of your loved ones.