

The Life Insurance Buyer's Checklist

What to Know Before You Choose a Policy

Before You Buy Life Insurance, Ask:

- ☒ What's my primary goal — income replacement, wealth transfer, estate planning, or something else?
 - ☒ Do I need coverage that lasts a specific time, or my whole life?
 - ☒ How much coverage would my family need if I passed away tomorrow?
 - ☒ What's my budget now — and in 10 years?
 - ☒ Have I considered how inflation or rising health costs could affect my plan?
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Term or Permanent? Compare:

Feature	Term Life	Permanent Life
Cost	Lower upfront	Higher upfront, level over time
Coverage Length	10–30 years	Lifetime
Builds Cash Value?	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
Can Borrow from It?	<input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Yes
Good for...	Budget protection	Long-term planning

☒ Final Questions:

- Does this policy convert to permanent later?
 - Are there living benefits I can use while alive?
 - What happens if I miss a payment?
 - Does it align with my broader financial plan?
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Ready to talk through your options?

Book your no-pressure review at insureous.com/contact or call 904-295-8498