

A woman and a young girl are walking away from the camera on a beach at sunset. The woman, on the left, has long dark hair and is wearing a white dress with a colorful floral pattern. She is holding the hand of the girl. The girl, on the right, is also wearing a white dress with a floral pattern and has her arms outstretched. They are walking through shallow water, and the sun is low on the horizon, creating a warm, golden glow. The sky is filled with soft, orange and yellow clouds.

Protect What Matters Most

A Helpful Guide To Life Insurance



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Life Insurance can give you peace of mind knowing your family will be protected financially when you are no longer here to provide for them. The type of policy, coverage amounts, and limits you will need will depend on your financial goals, which may include paying off a mortgage, covering future education expenses, keeping a business running, or leaving a legacy for future generations.

As an independent insurance agency, Emmanuel Insurance represents several top-rated insurance companies which allows us to find coverage that fits your needs and budget.

What Are The Different Types Of Life Insurance?

■ Term Life Insurance

This type of policy allows you to choose the amount of time you will be covered for a predetermined benefit. It can help to replace the loss of income so your loved ones can pay for financial necessities such as housing or college. It is paid out as a tax-free, lump sum amount.

■ Universal Life Insurance

This type of policy offers long-term protection with flexibility. It offers a payout amount for beneficiaries, and the ability to adjust your premiums and benefits when needed. It can be a cost-effective way to provide families with long-term financial security. Items to consider with this type of policy are Guarantee vs Adjustable, and the level of oversight required by you. There are several kinds of Universal Life Insurance policies, including Basic, Custom Guarantee, and Protection up to Age 90.

■ Whole Life Insurance

This type of policy provides lifetime protection, and also builds cash value that can be accessed at any time. It offers fixed premiums, a guaranteed cash value, and a guaranteed payout amount. It can help you to save for the future, help to replace income, or help with wealth transfer. Items to consider with this type of policy are premiums, balance of cash value accumulation and death benefit protection, and cash value growth.

■ Variable Universal Life Insurance

This type of policy provides lifetime protection with market-based growth potential. It provides permanent protection with investment options that may grow your cash value over time.

■ Hybrid Life Insurance with Long-Term Care

This type of policy can help to pay for Long-Term Care expenses while also protecting your retirement savings plan and your family's legacy.



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How Do I Decide Which Life Insurance To Choose?

There are many factors that go into deciding which Life Insurance is best for you, so it is best to start by answering a basic question to help you better understand your needs.

What is most important to you?

I would like to protect my short-term needs and stick to a budget.

Term Life Insurance can provide affordable coverage to replace the loss of income so your loved ones can pay for financial necessities such as housing or college.

- You choose the length and amount of protection
- Your payments stay the same until the end of the policy term

I want the flexibility to adjust my coverage and payments along the way for future needs.

Permanent Life Insurance provides coverage for lifetime needs, and can also accumulate cash value that can be accessed when needed through a loan or withdrawal.

- Protecting what matters most after you're gone
 - Paying fewer taxes in retirement
- Helping cover unexpected health surprises
 - Accumulating tax advantaged savings
 - Filling in retirement gaps

Emmanuel Insurance Can Help

Navigating the different types of Life Insurance policies and options for each can be overwhelming, but an Emmanuel Insurance expert is here to help. Our experts will work with you to find the best policy that fits your goals, needs, and budget. We represent the top-rated insurance companies in the country, with access to over 50 carriers.

Contact an Emmanuel Insurance Specialist today at 610-279-4349 to answer any questions about Individual Life Insurance, or for a free review and consultation.



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