

**[California Insurance License #0C61187]**

### **What Kind Of Life Insurance Is Best For Me?**

There are two basic types of life insurance: term and permanent. Term insurance is temporary, typically for periods of 10, 20 or 30 years. The rates are low because it is unlikely that you will die before the policy ends. But for short term needs, it can be an ideal solution.

Permanent life insurance usually builds cash values and is intended to last as long as you live. There are several different kinds of permanent life insurance. The main categories are Whole Life, Universal Life, and Variable Universal Life. Permanent life insurance is custom-designed to suit individual needs and budget.

There are quite a few considerations involved in deciding what kind of insurance you need. One of the best ways to figure it out is to use the questionnaire at the non-profit website of the Life and Health Insurance Foundation for Education, a non-profit organization. To go to the questionnaire, click on this link:

<http://www.lifehappens.org/life-insurance/product-selector>

If you want more information, please fill out the following confidential questionnaire:

Name

Birthdate

Amount of Insurance Wanted?

Height

Weight

Have you been diagnosed with any diseases?

Are you on any prescribed medications?

Do you presently have life insurance?

If so, what kind and how much?