

6 Short courses to Financial Freedom

Course 4

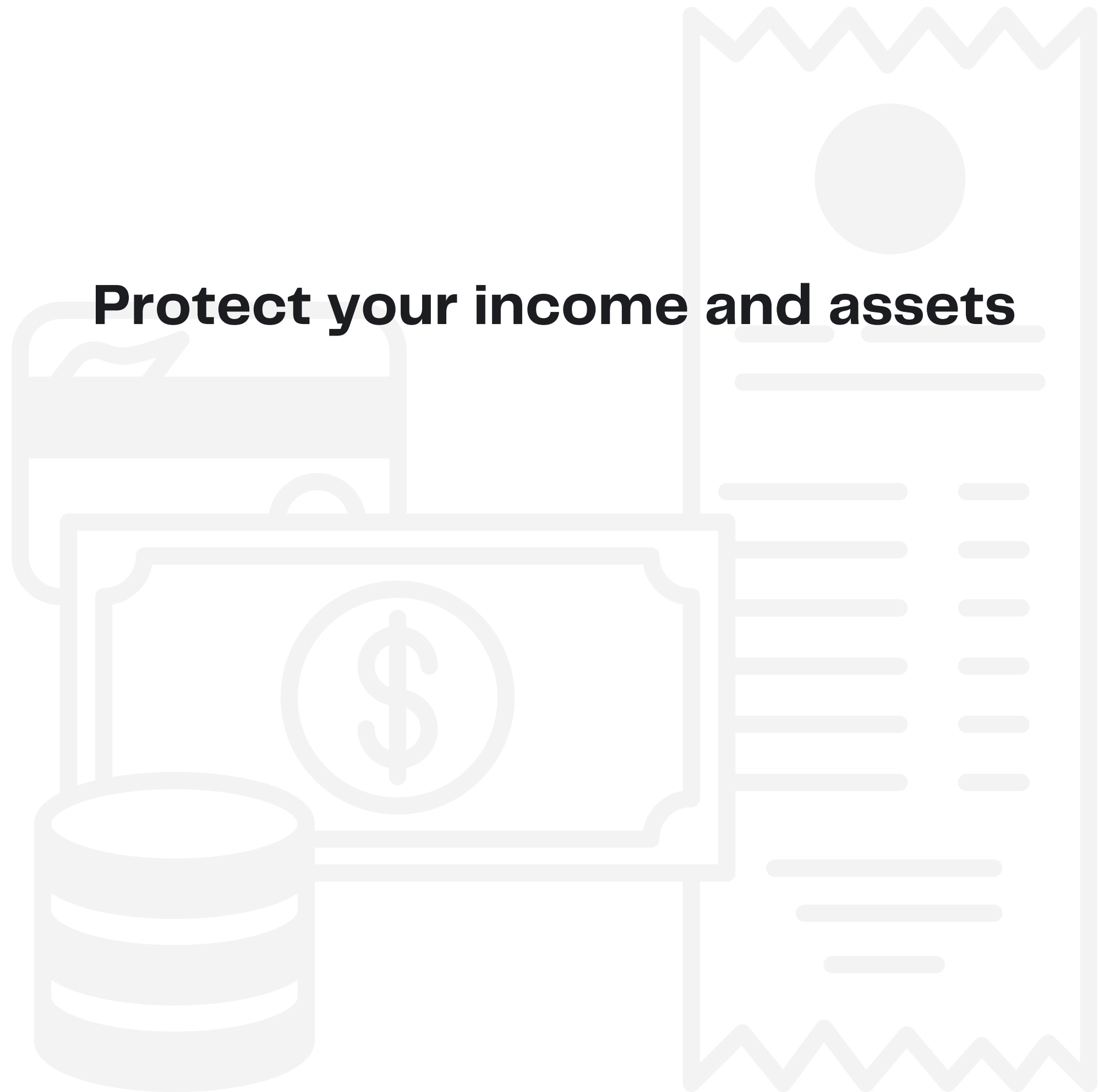
Proper

Protection



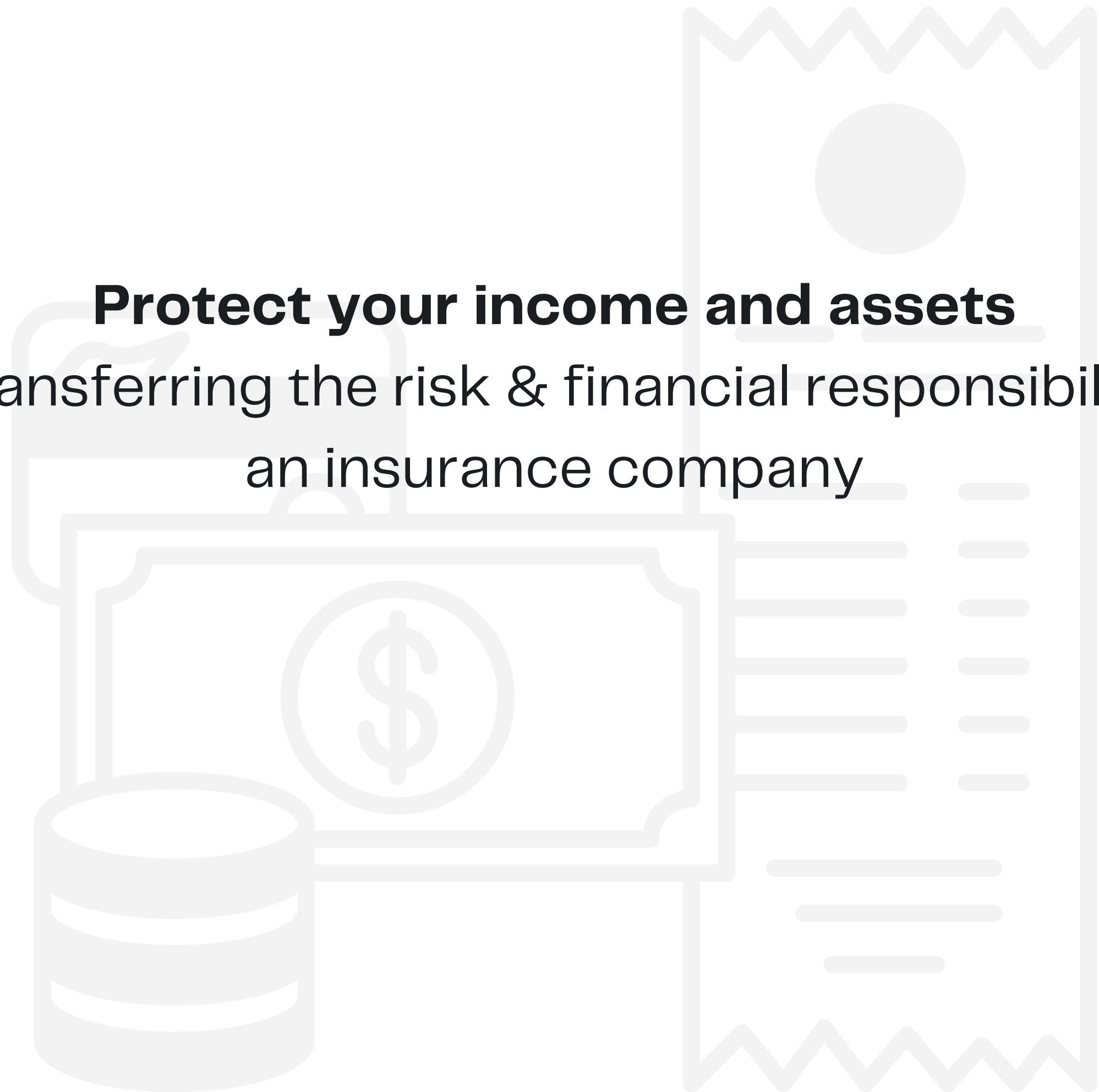


Protect your income and assets





Protect your income and assets
by transferring the risk & financial responsibility to
an insurance company





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Consider Life Insurance

You are irreplaceable.

But life insurance can help minimize the
financial burden on your loved ones.

What you need to know about Life Insurance

- Temporary vs Permanent
- Advantages of Cash Value
- How much do I need?



Temporary vs Permanent Life Insurance

Term

- Provides protection for a specified period of time (10, 20, 30 years)
- Affordable
- The core feature is death benefit



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- More options for riders and living benefits
- Long-term care option
- Flexible premium
- Cash Value



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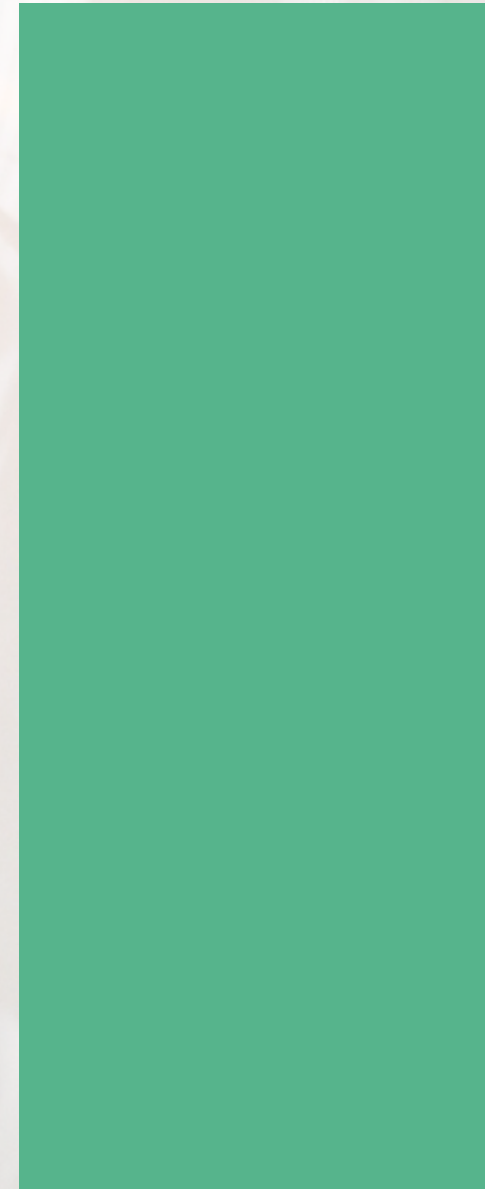
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**Term and Permanent can serve different purposes.
Find out which one is right for you.**



How does a cash value life insurance work?

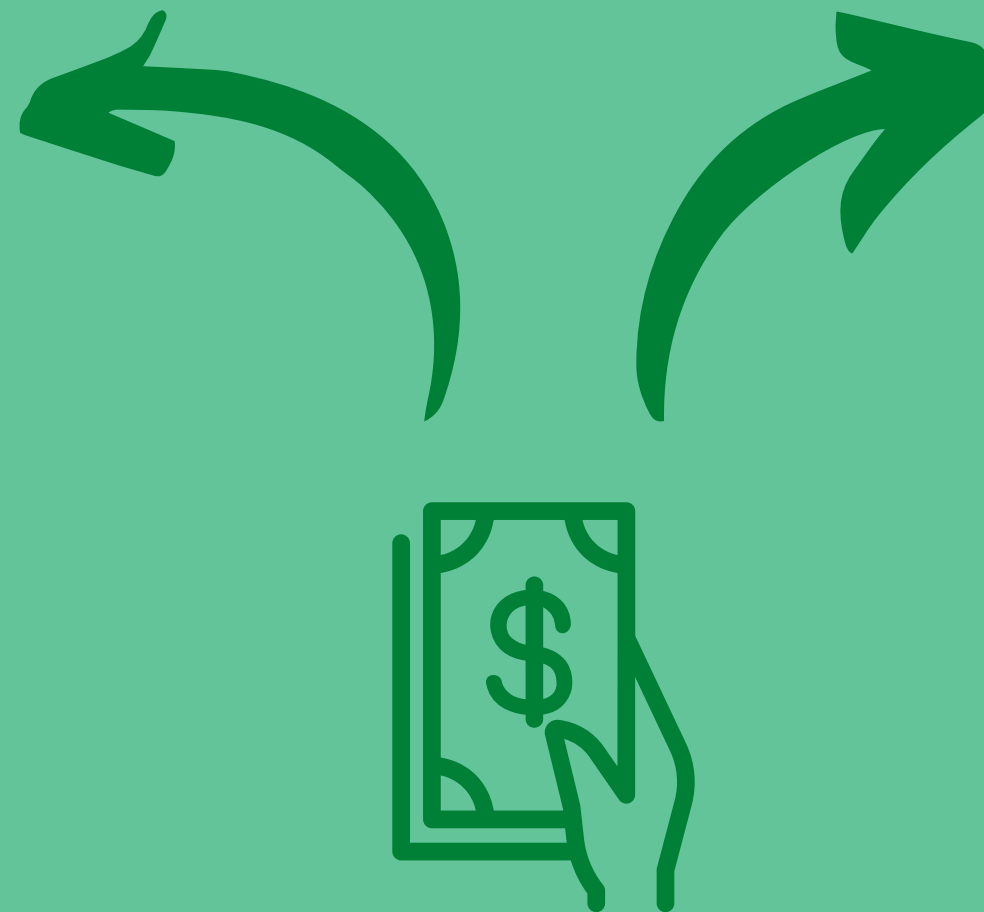
A portion of your monthly premium goes into protecting your family and another portion goes into an account that grows over the life of the policy.

Funds accumulated in the cash value can be used to fund purchases, education, or supplement your retirement income when planned appropriately.

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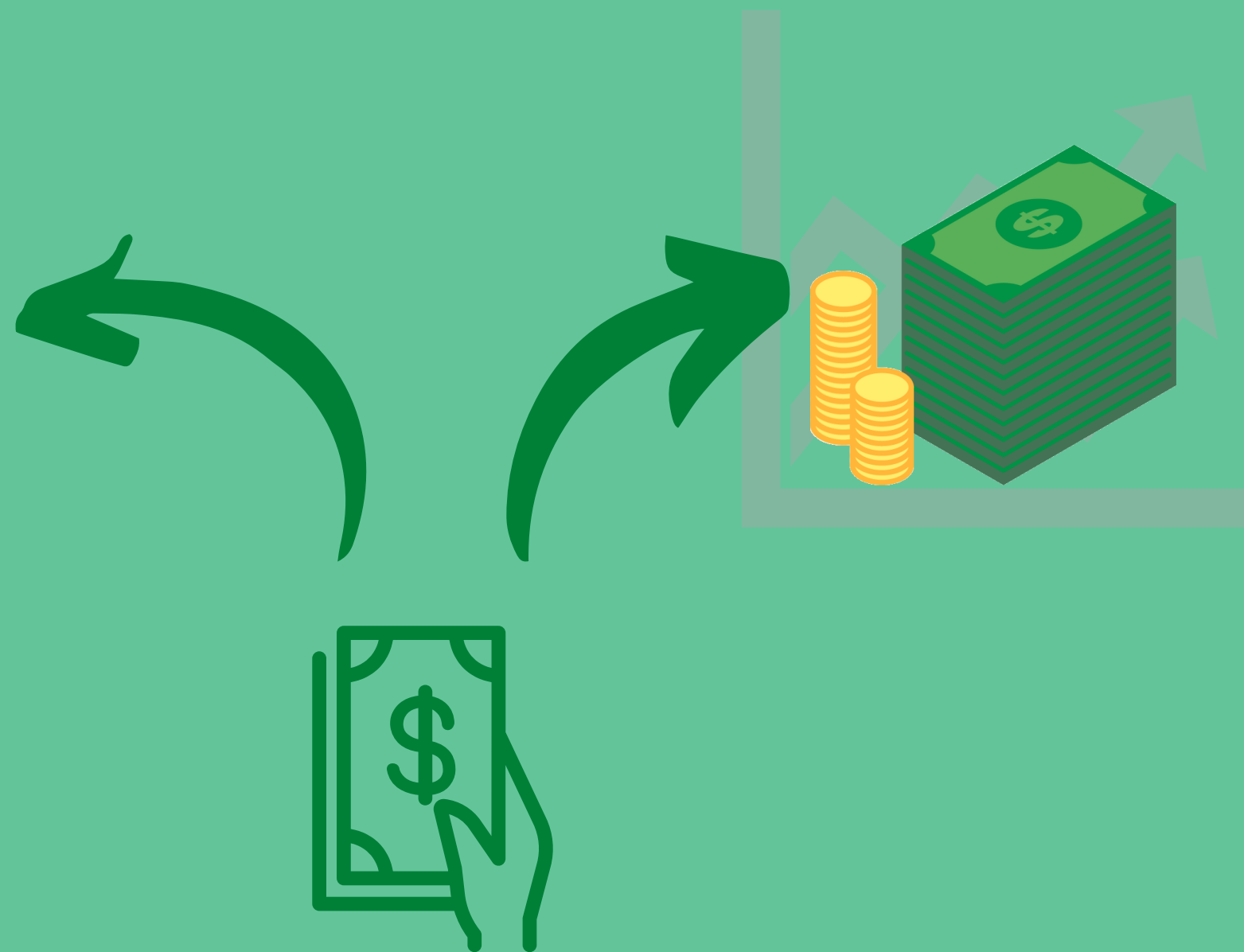
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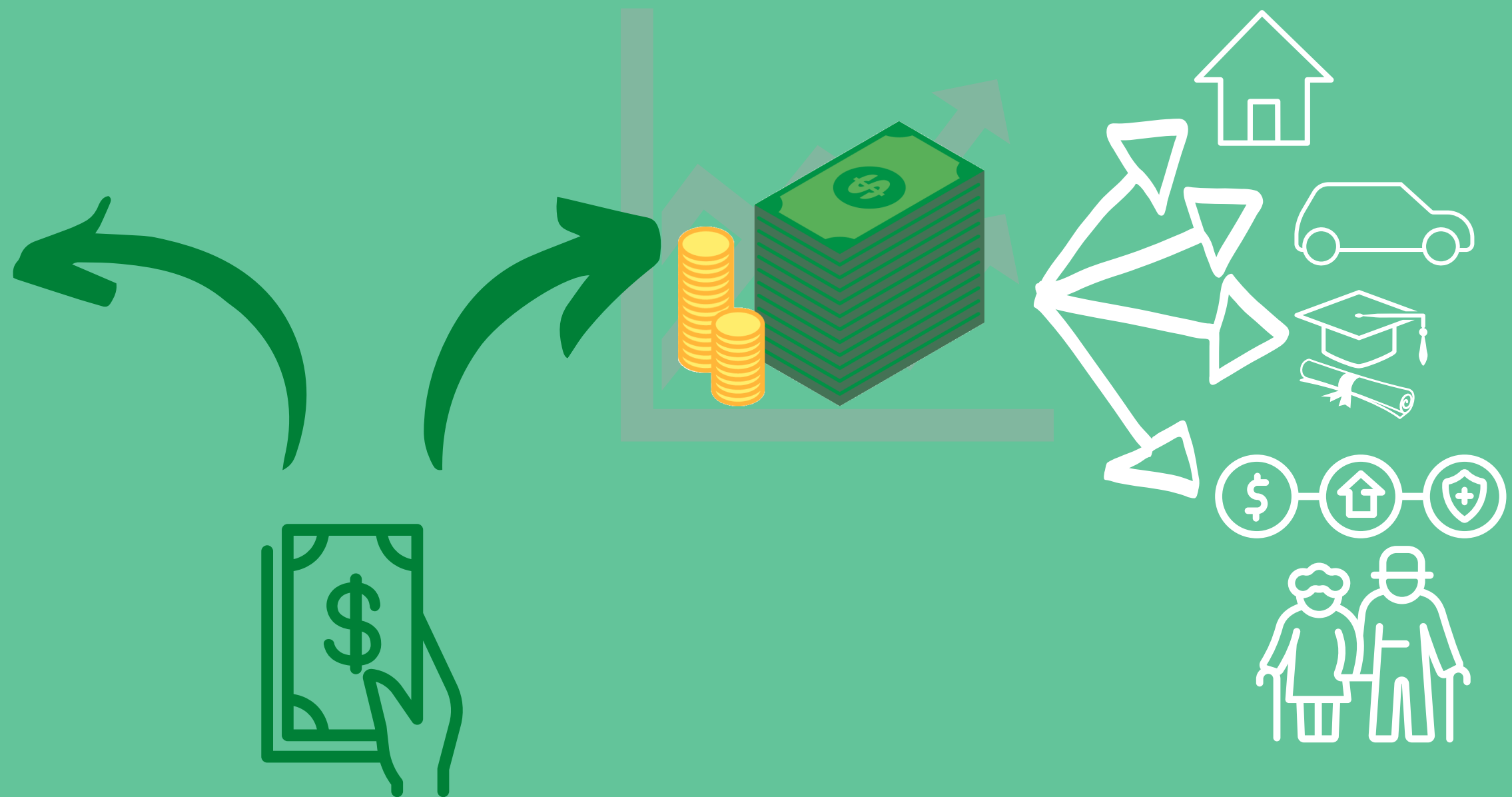
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Advantages of cash value in life insurance

- Tax-Free Income
- Zero Market Risk
- Creditor-Free
- Tax-Free Growth
- Flexibility



How much protection will I need?

DIME Formula

Debt

Income (Annual x 3, 5 or 10 years)

Mortgage

+ Education (Avg cost for 4 year degree x # kids)

Protection needed



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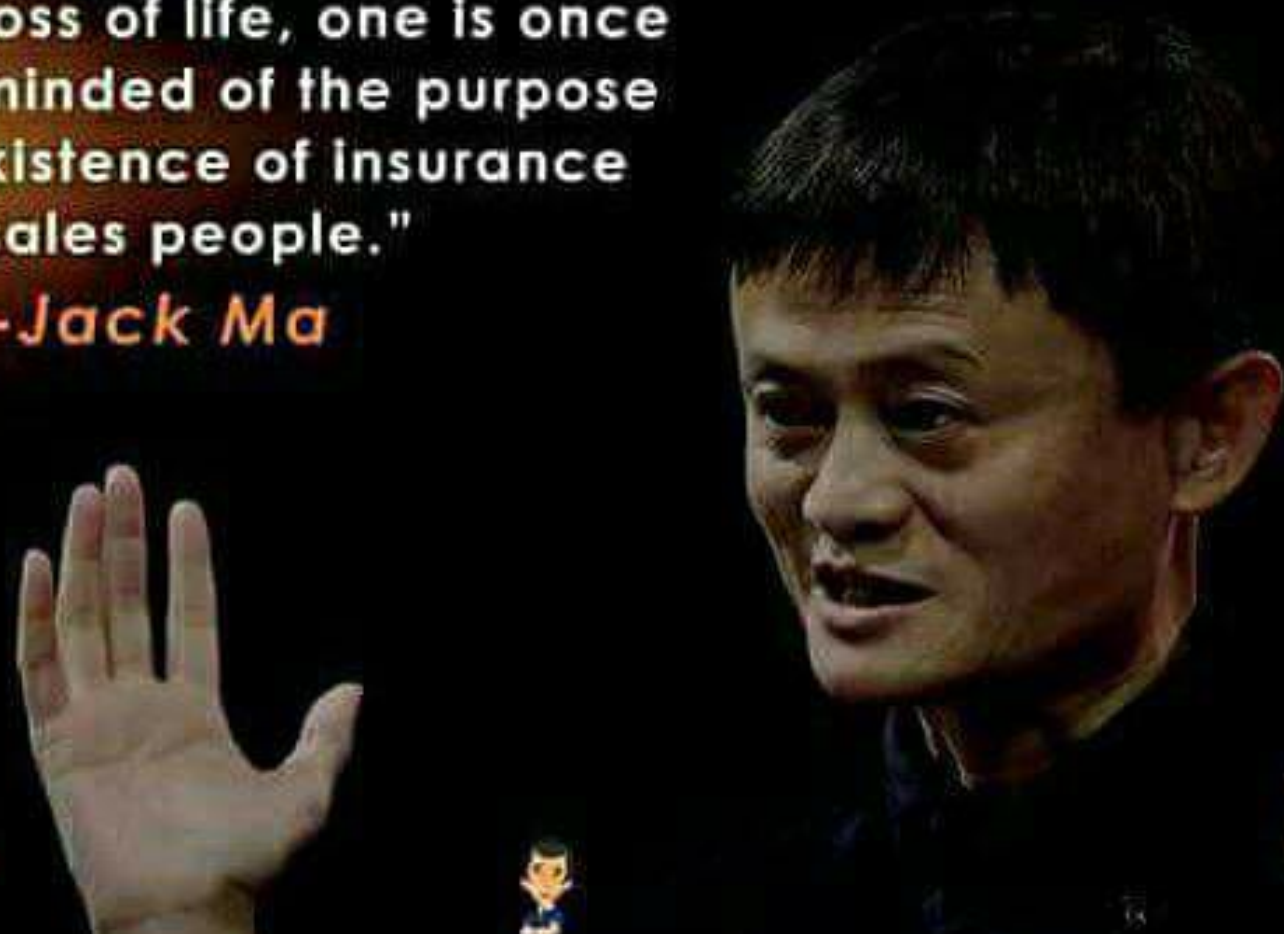
Proper protection is the foundation of financial freedom

"Buying insurance can't change your life; instead it prevents your lifestyle from being changed. After toiling for decades, an illness can wipe out an entire family's savings by medical bills incurred. In times of tragedy, when faced with possible loss of life, one is once again reminded of the purpose of the existence of insurance sales people."

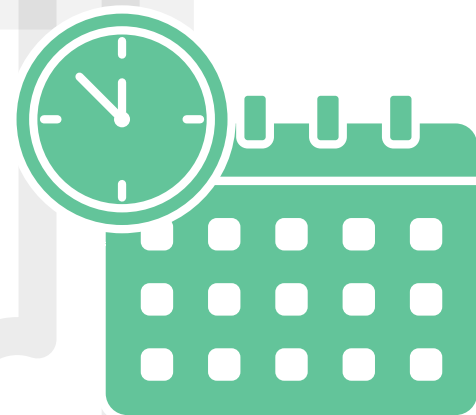
-Jack Ma

Chairman of

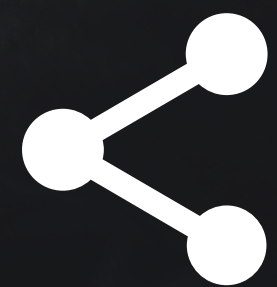

Alibaba Group



Download our worksheet and follow our video on how to calculate your DIME or set a time to chat with one of our financial professionals for a complimentary evaluation



Thank you for watching.



If you liked it, please share it!

Ready for the next course?

