



Is Your Life Insurance Tuned Up?

3 Questions to Ask Yourself



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There are many questions when it comes to evaluating and creating an effective insurance plan. Here's a look at three common areas of discussion when it comes to your life insurance planning.

1. Have you looked at your beneficiaries and are they in line with your estate plan?

It is important to review your beneficiaries from time to time, so what you want to have happen when you are gone... actually happens the way you intended. There are important life events that may warrant a change, such as: divorce or marriage, minor children, and children who have reached the age of majority. Perhaps there are changes in your will or other documents that would dictate a need to change your beneficiaries to reflect these strategies. In any case, the accuracy of your beneficiaries is one of the most important elements of a good insurance plan.



2. What are you covered for? Is it enough? Does it still meet your timelines?

With the passage of time, plans change. We change jobs, move homes, get married or divorced, have children, buy, or sell businesses and property, and the list goes on. With the dynamic nature of life and finances, it makes sense to reevaluate the life insurance you have in place from time to time.



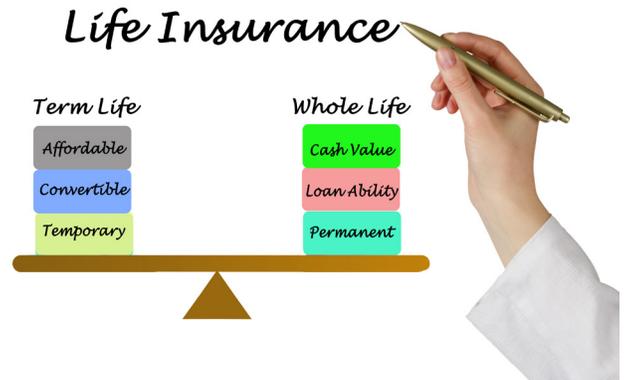
There are ways to calculate your needs with precision, as well as matching up your coverage amounts to your goals for protection. As the saying goes, "times change, people change." It might be time to reevaluate your insurance plan.

3. Is the type of insurance still working best in your financial plans?

Most people are familiar with term insurance. Term insurance can be offered with a level premium that purchases a certain amount of level death benefit.

Did you also know there are other types of life insurance and riders you can add to them? Some build cash value for a future use like Whole Life and Universal life Insurance. The type of life insurance and how it is structured is just as important as having enough life insurance. Make sure your insurance plan fits well and integrates with the rest of your financial plan.

Do these questions surrounding your life insurance prompt you to learn more and explore your situation? Please reach out to us at www.actionfinancials.com.



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