

11 questions to ask an agent about life insurance.



When it comes to purchasing life insurance, most people have more questions than answers... but what happens when you don't even know what to ask?

To help you start a conversation with an agent, we've created a list of the most common questions and concerns:

1. Do I need life insurance? Why?
2. I have reasonable life insurance provided by my employer. Is that enough?
3. How do I know how much life insurance I need? What do I need to consider?
4. Under what conditions is a whole life policy the best choice? When is term life insurance a good decision? And how do I choose between the two?
5. Can I have both whole life and term life policies? Is there an advantage to that?
6. Should I take out life insurance policies on other family members? And if so, should it be whole life or term life?
7. How much will my life insurance leave my beneficiary?
8. How many beneficiaries can I have?
9. How much will my life insurance cost me?
10. What are the tax implications for life insurance? Are my premiums deductible?
11. If something happens to me, do my outstanding debts get paid before my beneficiary receives a check?

Get all the answers (and more) from an agent near you. Find one in your area, and they'll help you find the coverage that fits your unique needs.