

Your Financial Future

Making Informed Insurance Choices In Uncertain Times

(NAPSA)—In these uncertain times, it's only natural to worry how your loved ones would fare financially if something were to happen to you. Life insurance can help protect your family, even if the worst were to happen. But knowing how much and what kind of insurance to buy can be a tricky matter.

That's why consumers need to be mindful when they hear or see ads for term life insurance that boast "No agent will call." Fortunately most people realize that assessing their insurance needs can be complicated, and that's why studies show that the vast majority of consumers prefer to buy through a professional.

A qualified life insurance advisor is a highly trained expert who will conduct a careful examination of your income, assets, expenses and financial objectives in order to determine the coverage that's right for you. In those cases where term insurance is recommended, professional agents and advisors can usually find policies that are competitively priced with "do-it-yourself" policies. Moreover, not everyone has the clean health history required to get the low rates they may see advertised. Insurance professionals specialize in helping hard-to-insure applicants find coverage that they both need and can afford.

Other benefits of working with a professional:

- A professional can conduct an insurance needs analysis—and help you avoid purchasing too much or too little insurance.
- A professional can explain the differences between the differ-



A professional financial advisor or insurance agent can help you keep up with changes in the law, your needs and the times.

ent types of policies.

- Your insurance needs will change over time. An agent or financial advisor wants to build a relationship that lasts a lifetime—not make a quick sale and never be seen again.

To find an agent or other financial advisor, seek referrals from friends and family, or professionals such as accountants or attorneys. Interview a couple of different advisors, and inquire about their education and training. Many people prefer professionals with designations, such as Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Certified Financial Planner (CFP).

To help, the National Association of Insurance and Financial Advisors has an advisor locator service you can use. It's online at: www.naifa.org/locator/index.html.