

Your Family Finances

Your Year-End Financial Tune-Up

(NAPSA)—As the year draws to a close, now is a good time to take stock. Where have you been? Where are you going? What do you want to achieve?

Perhaps your annual review includes a year-end financial tune-up. Don't forget to include reviewing your insurance policies, including your car insurance, in your review.

With all of the effort you put into growing your assets, the wrong insurance can be a critical oversight. It is just as bad to overpay for coverage you don't really need.

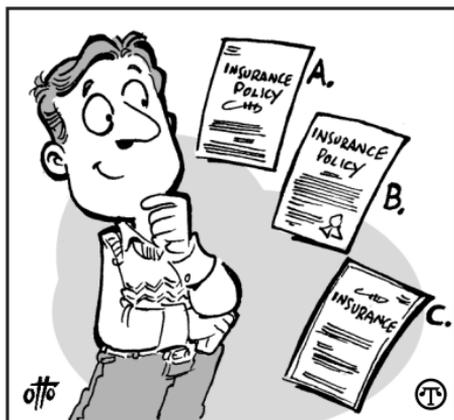
An independent insurance agent can help you find the right balance by reviewing the coverage you have and determining if changes need to be made.

And he or she can easily check a range of prices and coverages from different insurance companies to help you get maximum coverage for the best price.

As you prepare to meet with your independent insurance agent, ask yourself:

- **What type of policy is right for me?** This can depend on your budget and the amount of coverage and the level of service you want. Finding the right level of coverage is important. You don't want to overpay for insurance you don't need. But you don't want to file a claim and discover it isn't covered.

- **How do rates from different companies compare?** Inde-



pendent insurance agents represent multiple insurance companies. They can compare different companies and get the coverage you need at an attractive price.

- **Are there other ways to save?** As your life changes—marriage, children, new cars—check in with your agent. You can maximize your savings by taking advantage of the discounts many companies offer for these changes.

- **Should I buy my policies from different companies?** It's not necessary to "bundle" coverages with a single company. In fact, that "discount" you thought you were getting might not even compare to the money you save by having your independent agent place your business with "best-in-class" companies offering specialized coverages and services.

To learn more, talk to an independent insurance agent. You can find an agent at www.progresiveagent.com.