

Daniel J. Roth

Circle of Safety Newsletter

Protecting our friends with important insurance tips

Life Insurance

What Kind? How Much? And When?

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Thinking about Life Insurance?

Here are some basics to help you understand what you are buying.

Term Life Insurance

"Term Life" is considered temporary protection. It provides coverage for a specified period of time, a "term". If the insured person dies during the policy coverage term, the insurance company pays the insurance policy to the survivors listed on the policy. When the coverage term ends, you have the option to renew the policy again for another term.

Whole Life Insurance

"Whole Life" is considered permanent protection. It never expires - as long as you pay your policy bills, or course. Whole Life accumulates a cash value, similar to a savings bank account. You are entitled to receive the cash value if you surrender the policy. You can also borrow money from the insurance company up to the amount of the current cash value. Term insurance does not accumulate cash value.

Universal Life Insurance

"Universal Life" is permanent insurance with flexibility. The premium is flexible and the death benefit is flexible. Universal Life also builds cash value like whole life. Many people use whole and universal life as part of their investment strategy while having the security of a death benefit for their family, should they die prematurely.

Expense versus Value

The cheapest form of life insurance is Term Life, but it does not build any cash value for your retirement years. Your choice will depend on what age you are and what your savings and retirement goals are. We can help you make the best choice. Just give us a call.

How much to purchase?

Sometimes, figuring out how much to buy is tricky. Ask yourself the question "What do you want your life insurance to do for you?" Make a list - pay the mortgage, put the kids through college, provide 5 years of living expenses - whatever, and add up the amounts. There is your starting point. And now you can check out the cost of obtaining that much insurance coverage.

What Next?

Give us a call. We're here to help. **513-598-5200**

Did you know?

Life Insurance Benefits may pay less than you need

Many people forget to increase their life insurance benefits as their lifestyle appreciates. This can result in disaster if the death benefit does not provide enough cash benefit to enable the surviving family members to continue their standard of living. Remember to ask us to provide a complimentary review for you.

Please email dan.roth@roth-reynolds.com * Fax 513-598-7281 * Mail 3344 Westbourne Dr, Cincinnati, Ohio 45248

CONFIDENTIAL!!! V.I.P. Client Protection Profile
Did you Make A New Year's Resolution To Do Something About Your
Life Insurance? There's Still Time!

Our Questions

Your Answers

Quick Tips

How Much Life Insurance Do You Need?

\$ _____

Many consumer consultants use a Rule of 8 to 10 times your annual income for the amount of insurance an individual should have to protect their loved ones.

How Long Do You Want The

- 10 years
- 20 years
- 30 years

A longer guarantee makes budgeting easier but the rates are higher.

Would you like Term or Permanent coverage?

Term Permanent
(circle one answer)

Term is just as it sounds. You choose how long you want the coverage for? Permanent has the premium locked-in for the remainder of your lifetime.

Your Gender (circle one answer)

Male Female

Female rates are lower than male rates.

Your Birthday (fill in date)

Mo _____ Day _____ Year _____

Your Height (fill in)

_____ ft _____ in

Accurate height and weight will help us provide an accurate quote. Good height/weight ratios = lower rates.

Your Weight (fill in)

_____ lbs

Have you EVER used Nicotine or Tobacco?
(check one box)

- Never
- Current User
- Within the past year
- Over 1 year ago
- Over 2 years ago
- Over 3 years ago
- Over 5 years ago
- Over 10 years ago

The longer it's been since you've used tobacco, the lower your rates will be. Current use will be determined by urinalysis.

Describe Your General Health
(check one box)

- Superior
- Excellent
- Very Good
- Average

Make your best estimate. Blood and urine tests as well as your Doctors' statements will be the determining factors

In the past two years have you participated in any skydiving, scuba, rodeos, hang gliding, or piloting?

Yes No
(circle one answer)

On the average, those who participate in hazardous activities have a higher incidence of premature death.

Do you have any specific plans to travel or reside outside of the U.S. or Canada in the next 24 months?

Yes No

Many areas of the world are so unsafe that insurance is unavailable if you plan to travel there. If you do not have specific plans to travel, select NO.

Are you a U.S. Citizen or Permanent Resident?

Yes No
(circle one answer)

Non-US citizens are more likely to travel outside the U.S. and thus pay higher rates than those in the permanently U.S.

Name _____

Address _____ City _____ State _____ Zip _____

Home Phone _____ Work Phone _____ Fax _____ email _____