

# Future Proof Your Life Series: What To Do Before I Do

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It's the month of love! Throughout the month of February, many of you step up your romantic efforts with your partners. Shopping malls, supermarkets and roadside vendors are stocked with red roses and chocolates. While love is in the air, we still need to stop floating at some point and be sure to build your love on a firm foundation. ***Ready to go to the next level? Here are a few "Things to Do Before You Say I Do"***

## **Talk Money**

It's a touchy subject but the conversation needs to be had. You need a savings plan and it's very useful to consider investing. We have a very experienced team at Sagicor that can help you understand and manage your investment. Most importantly, discuss each other's debt! Debt affects both partners and it's best to devise a solid plan to clear it.

## **Think Life Insurance**

Your life Insurance policy can be used as security for mortgages and other major financing. It's also a way to protect your partner and loved ones in the event of untimely death. Your loved ones shouldn't have to worry about their finances, put things in place today. Speak with one of our advisors today.

## **Discuss Buying a Home**

Looking to buy your dream home? Sagicor offers mortgages, residential land loans with up to 95% financing. As discussed above, your life insurance policy comes in handy when purchasing your home. Protection for your home is also vital; you get preferred home insurance rates with Sagicor General when you sign up for a mortgage with us.

## **Consider Renting**

Not ready to buy a home? Working on your savings plan towards the big purchase? Then renting is probably your next option after you say I do. We're sure you want to start buying appliances and furniture for your new home. Protect your contents with contents insurance to ensure smooth transitions.

## **Map Out Retirement Plan**

You're ready to spend the rest of your life together! Well, there's a period in your life when steady working income will stop coming in. Do you have a pension plan? Plan for your retirement to ensure you live your best life in your golden years. It's always important that you're both in a comfortable financial position when that time comes.