When contemplating purchasing life insurance, it is critical to select an agent or broker that can assist you. Purchasing life insurance can be difficult and confusing. A good agent or broker is the key to getting the proper amount and type of policy at a decent rate. You should pick someone who is able to:

• Understands your financial condition, including your risk attitudes, income and other financial assets and liabilities, as well as your personal circumstances (that is, your age, marital status, dependents, etc.)

• Explains the concerns, alternatives, and intended usage of life insurance in your financial plan in simple words.

• Gives you a customized written document that

  ● Records the facts of your present financial and personal circumstances
  ● Describes the characteristics of the life insurance and how they fit into your scenario.
  ● Does not force you to make a choice, but instead works with you until you’re ready and persuaded that you’re doing what’s best for you.
  ● Is willing to check in with you on a regular basis, perhaps every three years or so, to see if the product is still appropriate for your requirements and circumstances.

Why are Life Insurance advisors important?