



LIFE INSURANCE

COMPARED TO BUYING/RENTING A HOME

TERM VS. PERMANENT

Term Life Insurance is like *renting* property—suitable for a limited time.

Initial costs are lower, but premiums can increase over time.

Like renting, it builds no equity, so the insurance company retains all your premiums.

Permanent Life Insurance, like *owning* property, can last a lifetime.

It offers level premiums, similar to a fixed mortgage.

The cash value grows over time and can be used for buying a home, funding education, or supplementing retirement.

LAYERING LIFE INSURANCE POLICIES

As life evolves, crafting a comprehensive life insurance plan is a smart decision. One effective strategy is “layering,” which involves combining multiple policies to enhance your initial coverage during years of peak financial obligation.

Layering allows you to stack term and/or permanent policies, so that term policies expire at different times. This approach ensures you maintain sufficient financial protection while only paying for the coverage you truly need.

NEins.com

402.979.7585

Insurance products are not FDIC insured, not a deposit, not insured by any federal government agency, not guaranteed by the bank, and may lose value.