

LIFE INSURANCE ISN'T FOR THE PEOPLE WHO DIE. IT'S FOR THE PEOPLE WHO LIVE.

In 1995 Kelly's dad, Bill Burrell, was diagnosed with terminal cancer. Although Bill understood he was near the end of his life, he wanted the dreams he'd built for his business to live on. Life insurance made that dream a reality. It ensured the smooth transition of his engine distribution firm to his daughter and allowed her to pay off bank loans, retain valued employees and continue to grow the company. Today, the future looks bright for Kelly and for the business. And that's exactly what her dad wanted.

So, talk to an insurance agent or other financial advisor who can help you create a plan that provides for the ones you love and the things you care about. *Because, without insurance, a financial plan is just a savings and investment program that dies with you.*



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Kelly Yunker

How To Choose An Insurance Agent

OF ALL THE BUYING DECISIONS YOU FACE IN A LIFETIME, selecting insurance coverage might have the most lasting effect on your family. That's probably why more than three in four Americans prefer to make insurance decisions in face-to-face meetings than by telephone or Internet. After all, buying insurance can be complicated, and nothing less than your family's financial security is at stake.



People prefer the personal touch when making insurance decisions.

Although you can get insurance quotes online, only a trained agent can assess your financial situation, help you develop a strategy and recommend the products best suited to you. No Web site can anticipate all your questions—not yet, anyway.

So how do you find a reliable agent or financial advisor to help? Start by quizzing your friends

and relatives. “Ask folks you respect, who are financially savvy, who they do business with,” says Bob Plybon, president of Plybon & Associates, an insurance and fringe benefits company in Greensboro, N.C.

Once you have collected some recommendations, meet the agents and determine the best person to help. First, make sure the candidates are licensed by the state in which they work. And, Plybon says, you'll want to ask if they've received certification from an industry governing body. A Chartered Life Underwriter (CLU) or Chartered Financial Consultant (ChFC) has taken additional courses and passed rigorous exams.

But initials after a name only go so far. Make sure your agent has the experience and knowledge necessary to see the big picture. A good agent will take the time to understand your objectives, help you construct a financial game plan, and then work with you to find the right insurance products for your specific situation.

Above all, you want to select an agent or advisor who listens well and understands your goals. In other words, says Plybon, “Find someone you're confident in, someone with whom you feel comfortable sharing your hopes and aspirations.”

For more information, visit LIFE's Web site at www.life-line.org or call 888-LIFE-777 for a free Consumer's Guide to Insurance.



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