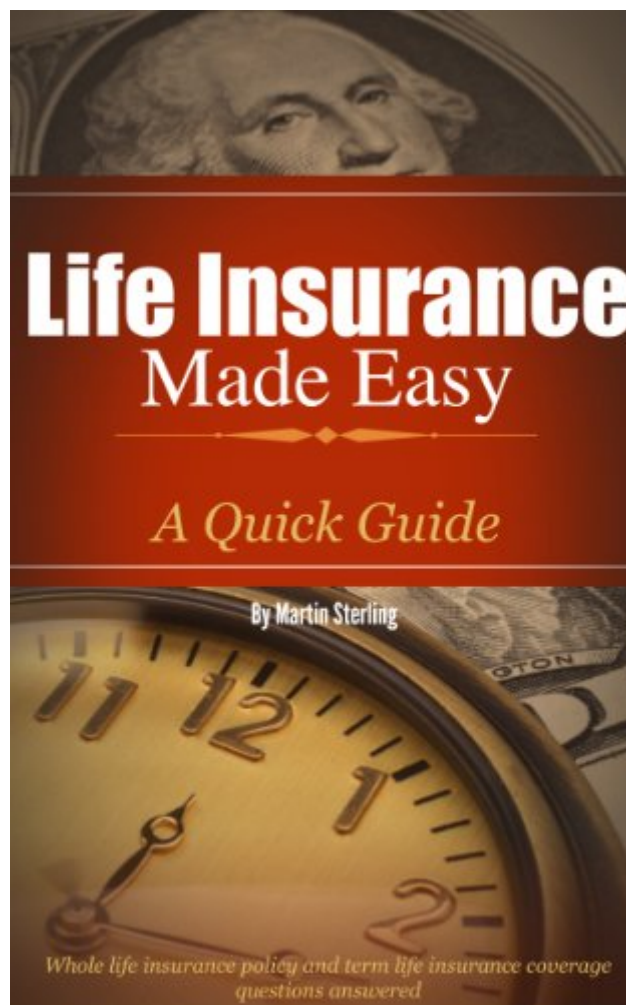




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Life Insurance Made Easy: A Quick Guide - Whole Life Insurance Policy And Term Life Insurance Coverage Questions Answered



Synopsis

Life Insurance Made Easy: A Quick Guide - Whole life insurance policy and term life insurance coverage questions answered This book is a quick and easy guide for the average person in understanding life insurance coverage. We review the most common life insurance coverage in simple "straight to the point" language. Salesman can be misleading. We help you understand the life insurance policy they are trying to sell you and whether or not it makes sense to you. Things you will learn in this 27 page quick guide:- What kind of life insurance is right for you and your family.- Top 10 Questions you better know before talking to a life insurance agent.- How to know if you have too much insurance.- Find out why Suze Orman and CBS News are wrong.- term life insurance coverage vs whole life insurance policy: what they don't tell you.- And Much More!

Book Information

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Customer Reviews

This ebook has some very basic (and very little) info that compares Term life insurance with Whole life insurance. As one of the other reviewers pointed out, the author does seem to prefer Whole life to Term insurance. The author unfortunately does not provide complete info in the comparison

between the two. He calls the Term salesman a bad guy for selling a 'less expensive product' and leaving the client in a bad situation when the insurance runs out at the end of the term. What he doesn't include in the book is the second part to using Term insurance... The 'invest the rest' concept. Which makes the 'term/invest the rest' model much more profitable for the client in most cases than the 'whole life' route. I agree that if a sales person selling Term insurance without providing the education or solution of 'invest the rest' to the client, it can be an injustice to the client. Clients need to be educated about the full financial model rather than just part of it. I rate this ebook less than average because it really doesn't provide anything the buyers other than some basic definitions and some misconceptions in the comparisons that the author chose to include.

I remember years ago when a call from a life insurance agent meant certain trouble - he was going to keep calling until he got you, keep asking until he got the appointment, keep selling until he got the order - regardless of whether or not you actually needed or wanted life insurance. Today, though, you're expected to be an educated consumer and make your own decisions on life insurance. Fortunately, Martin Sterling's brief treatise of this important subject can help you become that educated consumer. He teaches just the facts, in a concise and easy to read format. He does not include any type of sales pitch - doesn't even include links to providers. This is pure consumer education without a sales motive. If you are thinking of buying life insurance and need to know the basics, this would be the place to start.

The author's done a fabulous job explaining the basics of life insurance. I recommend this to someone who's out of college, hitting the workforce and getting serious about preparing for the future. It's one of those not-so-exciting subjects that can make your eyes glaze over, but this makes the different plans and approaches pretty easy to understand. You won't have a complete, deep, comprehensive knowledge of it - you will know what kinds of questions to ask as you go to purchase it. I gave 4-stars because while the information is great, it's not super-well written. Usually if it's written like that I'd give three. In this case, four because you're just reading this for information - not entertainment.

I often watch the commercials on TV about life insurance and am never sure what to believe. This book is concise, precise, and covers the relevant details I needed to know about life insurance. Filled with great statistics on what it costs to take care of someone's estate after death, as well as other good-to-know facts, this book gave me the confidence to look for what I need in life insurance.

A good book that is both very informational yet accessible to those who know nothing about the topic.

I thought I knew about insurance. I wish I'd read this little book when I was much younger. I'm going to make sure my kids read it, I don't know if they have insurance on their kids yet or not, but this book should encourage them to get it soon if they don't. I have accidental death and dismemberment insurance along with "term". I had no idea that the dismemberment part meant you had to be dismembered when you died. I thought it meant that if you lost an arm or leg but didn't die you'd receive some kind of payout...Boy did I screw up...

This e-book makes you aware of the importance of having insurance. Unfortunately some insurance agents sell insurance without giving all the relevant aspects of it, the correct policy for you personally etc. Quite often you're sold products you don't need too. Insurance salesmen don't have the best reputation do they? As you get into this e-book, you are educated more on the subject, things you may not learn from the average salesperson on the street. You're loaded up with info here so you can ask relevant questions and make decisions that are for you and your family's personal needs and not based on the salesperson's commission. Sales insurance can be confusing, there's so many different products available to us. Martin focuses on the most common types. The writing style is one of great clarity, he definitely provides you the reader with all the info you need to feel confident to state exactly what you want and know what you're getting yourself into. I put this e-book down with a more comprehensive understanding of life insurance and was able to see which policy was good for our family's personal needs and circumstances, - after all, the client's needs are more important than the salesman's pitch!! I recommend this to those (most of us actually) who find sales insurance an intimidating topic and need a quick guide to arm themselves better so they can confidently go out there and buy the insurance needed to fit your own particular circumstances.

I like the excellent review of the basics of life insurance and the easy writing style. The difference between term and whole life has always confused me, but Martin's explanation cleared it right up! If you're a young person and just starting your career, spend a little and invest in this book. And then get yourself some life insurance!

This book gives you an easy way to understand confusing terms you have to deal with life insurance policies. Brief and concise, this book took out all the fluff and only gives you what you need to

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