

Personal Finance

Chapter 9: Life, Health, and Disability Insurance

LIFE INSURANCE: AN INTRODUCTION:

Define life insurance and describe its purpose and principle.

What is Life Insurance?

- A person joins a risk-sharing group (*an insurance company*) by purchasing a contract (*a policy*).
- Under the policy, the insurance company promises to pay a sum of money at the time of the policyholder's death to the person or persons selected by him or her (the beneficiaries).
- In the case of an *endowment policy*, the money is paid to the policyholder (the insured) if he or she is alive on the future date (the maturity date) named in the policy.
- The insurance company makes this promise in return for the insured's agreement to pay it a sum of money (*the premium*) periodically.

The Purpose of Life Insurance:

Most people buy life insurance to protect someone who depends on them from financial losses caused by their death.

Life insurance proceeds may be used to:

- Pay off a home mortgage or other debts at the time of death.
- Provide lump-sum payments through an endowment to children when they reach a specified age.
- Provide an education or income for children.
- Make charitable bequests after death.
- Provide a retirement income.
- Accumulate savings.
- Establish a regular income for survivors.
- Set up an estate plan.
- Make estate and death tax payments.

DETERMINING YOUR LIFE INSURANCE NEEDS:

Determine your life insurance needs.

Do You Need Life Insurance?

Your stage in the life cycle and the type of household you live in will influence this decision. Single persons living alone or with their parents usually have little or no need for life insurance. Parents with small children usually have the greatest need for life insurance.

Determining Your Life Insurance Objectives:

1. How much money do you want to leave to your dependants should you die today?

Personal Finance Chapter 9 Answers

Annelies Wilder-Smith



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The Enigmatic Realm of **Personal Finance Chapter 9 Answers**: Unleashing the Language is Inner Magic

In a fast-paced digital era where connections and knowledge intertwine, the enigmatic realm of language reveals its inherent magic. Its capacity to stir emotions, ignite contemplation, and catalyze profound transformations is nothing in short supply of extraordinary. Within the captivating pages of **Personal Finance Chapter 9 Answers** a literary masterpiece penned by a renowned author, readers attempt a transformative journey, unlocking the secrets and untapped potential embedded within each word. In this evaluation, we shall explore the book's core themes, assess its distinct writing style, and delve into its lasting impact on the hearts and minds of those who partake in its reading experience.

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