

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?

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Table of Contents Personal Finance Chapter 9 Answers

1. Understanding the eBook Personal Finance Chapter 9 Answers
 - The Rise of Digital Reading Personal Finance Chapter 9 Answers
 - Advantages of eBooks Over Traditional Books
2. Identifying Personal Finance Chapter 9 Answers
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Personal Finance Chapter 9 Answers
 - User-Friendly Interface
4. Exploring eBook Recommendations from Personal Finance Chapter 9 Answers
 - Personalized Recommendations
 - Personal Finance Chapter 9 Answers User Reviews and Ratings
 - Personal Finance Chapter 9 Answers and Bestseller Lists
5. Accessing Personal Finance Chapter 9 Answers Free and Paid eBooks
 - Personal Finance Chapter 9 Answers Public Domain eBooks
 - Personal Finance Chapter 9 Answers eBook Subscription Services
 - Personal Finance Chapter 9 Answers Budget-Friendly Options

6. Navigating Personal Finance Chapter 9 Answers eBook Formats
 - ePub, PDF, MOBI, and More
 - Personal Finance Chapter 9 Answers Compatibility with Devices
 - Personal Finance Chapter 9 Answers Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Personal Finance Chapter 9 Answers
 - Highlighting and Note-Taking Personal Finance Chapter 9 Answers
 - Interactive Elements Personal Finance Chapter 9 Answers
8. Staying Engaged with Personal Finance Chapter 9 Answers
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Personal Finance Chapter 9 Answers
9. Balancing eBooks and Physical Books Personal Finance Chapter 9 Answers
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Personal Finance Chapter 9 Answers
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Personal Finance Chapter 9 Answers
 - Setting Reading Goals Personal Finance Chapter 9 Answers
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Personal Finance Chapter 9 Answers
 - Fact-Checking eBook Content of Personal Finance Chapter 9 Answers
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

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- Interactive and Gamified eBooks

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