

Challenge Exercise C.11

11. (a) If you have no long-run capital stock of maintaining your investments, to prepare for this it is best to invest in an alternative investment plan. If you do this now you may not have sufficient to maintain your investments with enough to take care of your future costs. It is better to invest a small amount this year and a little more next year and still be able to get your investments enough to take care of your future costs.
- (b) Other types of needs that can be addressed through life insurance are: (1) cash expense needs, income replacement needs, asset protection period needs, (2) life expense needs, and (3) college expense needs.
- (c) The example of savings approach is designed to reduce income in the event of one's death. The investment approach allows you to build your financial future over three years. Based upon your financial status apply the results to the needs of death.
- (d) Your life insurance will be greater the longer you live. As you grow old the need to develop financial future will be less. Your life savings will have more time to grow and will be possible for retirement, even though living longer living longer. If any debt and investment is not your option.

Challenge Exercise C.12

12. Some life insurance policies do not give as much they usually decrease with your age. These types of insurance policies are not as expensive as the cash-value life insurance. The cash-value insurance policies usually do not have as much as the first value because the costs. These policies are high cost.
- (b) Cash-value policies are considered for government policies. These policies are like fixed savings accounts. These policies are only good for a specific time and have more than in the interest and you do not have any money invested in it.
- (c) The benefit of having government insurance is that your benefit may change for the years and you need insurance.
- (d) The amount of the policy decreases as the amount you have invested in the policy increases. However, if you have an insurance policy for \$100,000 and over a period of time you have invested \$10,000 in that policy, the insurance company in the event of death would only be paying \$90,000 instead of the policy for \$100,000 in your money.

Personal Finance Chapter 12 Answers

PT Brinkman



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














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