

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

Erica Alini



Personal Finance Chapter 9 Answers:

Personal Finance George Callaghan, Ian Fribbance, Martin Higginson, 2011-11-03 Fulfilling the need for a UK centred introductory personal finance text this dedicated author team provide academic professional and general readers with what they really need to know about personal finance Personal Finance is an innovative text that builds confidence and competence in making personal financial decisions Using a socio economic approach to personal finance it illuminates the many factors and relationships that help improve financial capability including Decisions on spending borrowing saving and investing are set within a broader context Concepts such as income and expenditure risk and return and assets and liabilities are related to issues of home ownership caring responsibilities and lifestyle changes The impact of important economic events such as the financial crises of recent years on individuals and households is shown Case studies are used to demonstrate practical relevance while diagrams and activities help distil complex issues into digestible form Keeping a text in this area up to date was always going to be a critical and monumental challenge The editors have done a timely and impressive job Professor Peter Howells Centre for Global Finance UWE Bristol Personal Finance addresses a particular gap and the overview is impressive Steve McKay Bristol University Personal Finance Research Centre What distinguishes this book is that it focuses not only on what you need to know about personal finance but also on what you might be interested in knowing about the socio economic context in which financial decisions are made it makes the text more useful for an academic course and certainly makes for interesting reading Jane King Oxford Brookes University Personal Finance presents the subject of financial planning in an intellectually stimulating way which links theory to practice and is comprehensible to both the student and the layperson James Mallon Napier University Second edition of this successful introductory personal finance text published in association with the Open University Its innovative approach of distilling important but complex concepts into a useable form and relating them to actual experience make it a must have book for anybody that wants their money to work as hard as they do

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