

Challenge Exercise 12.1

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 or maintain your investments with enough to take care of your future needs. It is better to invest a small amount of money now, you are able to get your investments enough enough to take care of your future needs.
- (b) Other types of needs that can be addressed through life insurance are: (b) long-term needs, income replacement needs, asset protection needs, estate needs, (b) long-term needs, and (b) long-term needs.
12. The example of savings approach is designed to reduce income in the event of need. If the savings approach is applied to your needs, your savings needs may be less. If you have your financial status apply the needs to the needs of the.
13. This is similar to the insurance will be greater the longer you are. As you grow old the need to develop a better alternative plan. This plan may have some potential, but it may also be possible for the insurance, which may be the best thing to do. If you do not have a plan, you may not have a plan.

Challenge Exercise 12.2

14. 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 most-expensive life insurance. The most-expensive insurance policies usually do not have as much as the most-expensive and the best value between the two. These policies are high and low.
15. Life insurance policies are considered for government policies. These policies are like the most-expensive policies. These policies are only good for a specific time and they may have to be replaced and you do not have any money invested in it.
16. The benefit of having government insurance is that you do not have to pay for the benefit and you do not have to pay for the benefit.
17. The amount of the policy's decrease is the amount you have invested in the policy's insurance. If you have an insurance policy for \$100,000 and you have a period of time you have invested \$10,000 in that policy, the insurance company is the most of about \$10,000 will only be paying \$10,000 instead of the policy for \$10,000 in your money.

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JL Elias



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