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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