

Li-liquid-i-ty: When you review your investment portfolio and wet your pants!

How much of your stock and real estate portfolio are you willing to sacrifice?

Recover your family's inheritance with the security of life insurance. Life insurance proceeds provide cash when your family needs it most. Diversify your investment portfolio with a guaranteed death benefit that is never affected by the fluctuation of the stock market or real estate values. You will know exactly what your family will inherit.

Life insurance is more affordable than you may realize. Designing a policy to life expectancy can reduce premium payments by as much as 30%, especially for seniors. What's more, term insurance rates are now at historic lows. Young people who have never owned insurance coverage often don't understand how inexpensive it is to provide security and peace of mind for themselves and their family.

Some people own policies that are no longer the best product to accomplish their goals. One of our clients paid \$40,000 annually for \$5 million of coverage. His goal was to pay the least amount to guarantee his death benefit. We exchanged his policy for a new one that guaranteed the same amount of

coverage beyond age 100, with no further premium payments. He accumulates much less cash surrender value in the new policy, but that was never his goal.

New insurance products offer guarantees that were not previously available. Alan Kaye recently designed a policy to pay the death benefit and all of the accumulated annual premium payments, plus 3% annually. The longer you live, the more your family will inherit!

Why let the market determine the future of your estate? Use life insurance death benefits to help offset your investment losses. You may also increase the amount your family receives from your retirement plan assets, provide for your grandchildren's education and create large gifts for your favorite charities. Call Alan Kaye at 800.662.5433. He can help you decide whether to buy insurance, sell, surrender, keep or replace your old policy.

How liquid is your estate? And what will your heirs inherit?

Be sure to ask for a complimentary consultation to review your life insurance needs and products.

**Alan Kaye
Insurance Agency, Inc.**

Associate of Barry Kaye Associates

AN  COMPANY



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