

Life Insurance: Out With the OLD, In With the NEW

A review of your current coverage is the Best Way to Better Benefits!

With innovations and advances all around us, it is time that life insurance saw their own. Benefits that have previously only been available on permanent life policies are now available for term life policies. These benefits are **provided by no cost riders that do not add additional premiums to the coverage**!

New life insurance policies will provide more than just death benefits to your loved ones. Think of it as an opportunity to tailor your policy to fit your needs with riders. Riders are like mini contracts added to your overall life insurance policy. They provide coverages that will pay **tax free** cash benefits to you if you suffer a heart attack, stroke, or contract cancer. They even have **tax free** benefits for long term care, should you need it.

As an independent agency, Fournier Insurance Solutions has over 50 Life Insurance carriers with the most competitive ones **offering these riders at no additional cost to the policy premium**. These benefits just recently became available for newly issued policies only. Current state insurance law does not allow them to be added to already existing coverage.

Life Insurance is all about providing a financial safety net for your family. Find the life insurance and custom riders that are right for you by contacting our Life Benefits Manager, Phil Stamper, for a complementary review. Phil even bought one for himself!

**Phil Stamper**

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