

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?

Foundations In Personal Finance Chapter 9 Relating With Money

Huangqi Zhang



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Table of Contents Foundations In Personal Finance Chapter 9 Relating With Money

1. Understanding the eBook Foundations In Personal Finance Chapter 9 Relating With Money
 - The Rise of Digital Reading Foundations In Personal Finance Chapter 9 Relating With Money
 - Advantages of eBooks Over Traditional Books
2. Identifying Foundations In Personal Finance Chapter 9 Relating With Money
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Foundations In Personal Finance Chapter 9 Relating With Money
 - User-Friendly Interface
4. Exploring eBook Recommendations from Foundations In Personal Finance Chapter 9 Relating With Money
 - Personalized Recommendations
 - Foundations In Personal Finance Chapter 9 Relating With Money User Reviews and Ratings
 - Foundations In Personal Finance Chapter 9 Relating With Money and Bestseller Lists

5. Accessing Foundations In Personal Finance Chapter 9 Relating With Money Free and Paid eBooks
 - Foundations In Personal Finance Chapter 9 Relating With Money Public Domain eBooks
 - Foundations In Personal Finance Chapter 9 Relating With Money eBook Subscription Services
 - Foundations In Personal Finance Chapter 9 Relating With Money Budget-Friendly Options
6. Navigating Foundations In Personal Finance Chapter 9 Relating With Money eBook Formats
 - ePub, PDF, MOBI, and More
 - Foundations In Personal Finance Chapter 9 Relating With Money Compatibility with Devices
 - Foundations In Personal Finance Chapter 9 Relating With Money Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Foundations In Personal Finance Chapter 9 Relating With Money
 - Highlighting and Note-Taking Foundations In Personal Finance Chapter 9 Relating With Money
 - Interactive Elements Foundations In Personal Finance Chapter 9 Relating With Money
8. Staying Engaged with Foundations In Personal Finance Chapter 9 Relating With Money
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Foundations In Personal Finance Chapter 9 Relating With Money
9. Balancing eBooks and Physical Books Foundations In Personal Finance Chapter 9 Relating With Money
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Foundations In Personal Finance Chapter 9 Relating With Money
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Foundations In Personal Finance Chapter 9 Relating With Money
 - Setting Reading Goals Foundations In Personal Finance Chapter 9 Relating With Money
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Foundations In Personal Finance Chapter 9 Relating With Money
 - Fact-Checking eBook Content of Foundations In Personal Finance Chapter 9 Relating With Money
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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