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Work Insurance How Does It Work?

Job Insurance

Job life insurance is given to practically all workers. However, you do not own your job insurance anymore then you own your job. If you are not a current active employee, it does not protect you. It will not pay;

- 1. After you retire
- 2. If you are between jobs
- 3. After a long illness leading to death

JOB INSURANCE IS TERM INSURANCE



Work Insurance Temporary Vs. Permanent

Temporary

Temporary Debt

(Term Insurance)

- Credit Cards
- Car Loans
- Income Earnings
- Mortgage Loans
- Educational Loans

Insurance Needs

Permanent

Permanent Debt

(Whole Life Insurance)

- Funeral & Burial Costs
- Medical Debt
- Inheritance Tax



Work Insurance Life Insurance Types

\$COST\$
(high to low)

Whole Life (regular)

Universal/Variable Whole Life

(not sold at Jatta Excel Agency & AIL)

Term

Accidental Death Benefit (ADB)



Work Insurance Concept Vs. Policy

Concept

A. The need for Life Insurance coverage

B. Final Expense (Freedom of Choice)

C. Income Protection

D. Mortgage Protection

E. Children's Education

Policy

A. The coverage used to fund the concept

B. Whole Life Insurance

C. 10 Year R&C Term Insurance

D. Accidental Death Benefit (ADB) or

15 or 30-Year Decreasing Term Insurance

E. Accidental Death Benefit (ADB) or

20 Year Level Term Insurance





THANK YOU!

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