

The Value of Regular Check-Ups

By James Schuett

Do you get a regular check up from your doctor or dentist? If you answered “yes,” you probably go for the check-up so that you’ll be in good health in the future, for both *your* benefit and your family's.

Just like a regular health check, it’s also a good idea to get a regular insurance check-up – for many of the same reasons. Your financial future, and your family's, could very well depend on it. Like a health check, an insurance check-up just takes a little time. But afterwards you’ll have confidence in knowing that you’re better prepared for the future.

An insurance check-up is easy and painless. Your insurance professional will talk with you about your current situation in relation to your original and current goals. He or she will gather information to see if your existing insurance program is on track, and if not, what is necessary to bring it up-to-date. After all information is received, your agent will review his or her findings with you. If changes need to be made, your agent will offer suggestions to adjust your current coverage or provide alternatives to help you reach your goals.

Your life insurance is one of the most valuable assets you own. It is there to take care of your family when you are no longer present to provide for them yourself. Life insurance can:

- Provide survivor income
- Insure that debts are paid
- Supplement your retirement income
- Insure your spouse’s retirement
- Protect your estate
- Leave a legacy
- Protect your business
- Attract or retain a key employee
- Or provide for many other contingencies

We all know that making periodic course adjustments along the way is the best way to “stay on course.” Help secure your family’s future by requesting an insurance check-up.

James Schuett is an SMS and a licensed agent with the Jefferson Pilot Financial family of companies. He co-owns Illiana Insurance located at 113 W. Washington St. P.O. Box 409 Philo, IL 61864; 217-684-2277.