

Insure A Better Life

Interstate Health Underwriters

410-484-2544

Life Insurance Made Easy

08/2015

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Maryland Health Connection



Life Insurance Made Easy.

REALLY!



Ed Kafes specializes in medical, life and long term care insurance and offers the most affordable and comprehensive plans in the Maryland market place for individuals and employer groups. We can assist you in designing the proper plan for you, your family, or your firm. For more information, call Ed Kafes at 410-484-2544, [Click here for More information on Maryland Individual Health Insurance](#)

Life Insurance

Life insurance is such a difficult financial hurdle for so many of you. You're either uncomfortable about pondering the need for it in the first place, or you are uneasy about talking to an agent selling you a way-too-expensive policy.



As a licensed insurance professional, it's my job to make life insurance very straight forward and pain-free for you. Here's how: Answer these five questions:

1. Is anyone dependent on your income? Such as a spouse, partner, child, parent, or sibling?
No: You don't need life insurance.
Yes: Keep Reading.
2. Do you expect that you will need to provide that financial support forever - say for someone with special needs?
Yes: I recommend you speak with a trusted insurance agent, like me, Ed Kafes. Please call me at 410-484-2544.
No: Keep Reading.
3. Do you want to protect a dependent for a set period of years: say until a young child is an independent adult, or until your mortgage is paid off, so a spouse or partner would be protected? Or to cover a one-time expense such as college costs?
Yes: All you need is Term Life Insurance. Term insurance is very inexpensive, because it will be in place for just a set term - such as 10 or 20 years - not forever.
No: Keep Reading.
4. Do you want to make sure that in the event that you were to die prematurely your dependents would not have any financial worries?

Yes: Buy a term life insurance policy with a death benefit that is equal to at least 20 times your dependents annual income needs. With such a large death benefit, your dependents will be able to invest the money very conservatively - say in high quality municipal bonds - and live off the income.

No: Keep Reading.

5. Are you okay with your annual insurance premium changing (becoming more expensive) every few years? No: Of course you're not! Shop for the level premium term life insurance policy. And make sure it is guaranteed renewable as well. A guaranteed level term policy means that your annual premiums will never change, and that as long as you keep up the payments the policy will remain exactly as it was on the day you purchased it. Feel free to contact me directly by calling me at 410-484-2544 . I'll make the life insurance selection process as painless and straightforward as possible.

Consider our Insurance Shoppers Service for designing the proper plan for you, your family, or your firm. Or just help in understanding your options. Click here for a quick insurance quote or call us at Local: 410-484-2544 or Toll-Free: 1-800-345-2910

Sincerely,

Ed Kafes
President

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