

MENS^H INSURANCE
HAS OVER 1,000
CUSTOMERS IN 30
STATES.

When you're looking at your financial "big picture", insurance should be part of that picture too.

Many people don't realize that unless you're properly insured, you're putting yourself -- and your assets -- at risk.

Maybe it's time to take a look at your insurance mix and make sure you have the right policies for you and your family. We're here to help.

Just e-mail us at askdanny@menshinsurance.com.

HAVE QUESTIONS?

Just ask.

Insurance Check-list for Men (and why it's worth 6 minutes to complete it)

BY DANNY MENS^H FOR MENS^H INSURANCE

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1 DOES EVERYONE IN YOUR FAMILY HAVE HEALTH INSURANCE? **oYes. oNo.** If you checked no, well, we need to talk. Not having Health Insurance for yourself, your spouse or your kids can be a serious financial drain if someone has an accident or serious health issue. Divorce situations also need special attention so that everyone remains covered. If you're self employed, we can help you find the policy that's affordable and fits your needs.

2 DO YOU HAVE DISABILITY INSURANCE? DO YOU KNOW WHAT IT WOULD PAY IF YOU ACTUALLY HAD TO STOP WORKING? **oYes. oNo.** If you're a working adult, your #1 asset is your ability to earn income. Your employer may offer a Group Disability Plan - but have you checked to see to what extent it will protect YOUR income? Do you have a taxable insurance benefit? We can help you read the fine print and figure out if you need Supplemental Disability Insurance.

3 DOES YOUR SPOUSE HAVE LIFE INSURANCE? **oYes. oNo.** If you're married, or married with kids, your spouse needs life insurance too. Think about what it would cost to have someone do the day to day jobs that your spouse does. We can help you find affordable Life Insurance or evaluate the

policy you have now to see if you could save money.

4 DO YOU KNOW WHERE YOUR INSURANCE POLICY INFORMATION IS? DOES ANYONE OUTSIDE YOUR HOUSEHOLD KNOW WHERE IT IS? **oYes. oNo** This may seem basic, but you'd be surprised how many people can't find their insurance information right when they need it most. We can help you get your policy information organized and make sure you have the right kind of insurance to protect your assets and your family.

5 COULD UPDATING YOUR PRESENT POLICIES SAVE YOU MONEY? **oYes. oNo** The answer could be "yes." Life Insurance costs have come down in recent years and many insurance products have changed. That's why we recommend you do an "insurance check-up" every year. You may find you can get the same coverage -- for less money.

6 DO YOU HAVE AN INSURANCE AGENT THAT YOU CAN TALK TO? ONE THAT YOU TRUST? **oYes. oNo** There are literally hundreds of insurance carriers and policies you can buy. But how do you know what you need and what company to trust? We say find a friend in the insurance business who knows what they're talking about. We help customers find the right insurance mix every day. And we'd like to help you.

My NOTES: _____

