






LOCK IN LOWER LIFE INSURANCE RATES WHILE YOU STILL CAN

So, you've landed your dream job, are getting married, and the thought of raising children is not farfetched. Everything in life is coming together. And while these are some of the happiest times of your life, it is not a bad idea to plan for the inevitable—death. No one wants to think about life after the death of a loved one, but since it's a possibility, you should act now and lock in lower life insurance rates while you still can.

Rates for life insurance are primarily based on three elements:

 AGE	 GENDER	 HEALTH
<p>The younger you are, the further away you are from passing away (statistically speaking); therefore, you pose less of a risk to insurance companies and will get a better rate than someone who is older.</p>	<p>Females tend to live approximately seven years longer than males, making their policies a bit less expensive. However, that gap is slowly starting to close, making the rate difference between genders less significant.</p>	<p>Just like with age, the healthier you are, the less risky you are for an insurance company. Therefore, a person with no health issues will get a lower rate than someone who has a known condition.</p>

The moral of the story: If you're a young, healthy individual, why not lock in lower rates now with a whole life insurance policy? Procrastinating on the decision to buy only means you're going to miss your opportunity to buy low. Think about it: if you buy life insurance now, you get a deal! Why wait?

To get a life insurance quote, call 866-496-2657 or go to swbc.com.

