


**Unblocked- 4- life**

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Life insurance companies are competitive and can be intimidating to new clients. It's important to have your facts together before determining the company and the policy. Do your homework and check out these 10 great life insurance options.Term life insurance is a death benefit without cash value. It's for a specified length of time like a year, 10 years or longer.Exercise BenefitsPolicies geared to athletes offer benefits for those who exercise regularly. Discounts are applied based on activity. A family history of adverse health conditions could be waived if you're healthy and active.No Medical ExamPolicies that don't require medical exams save time, money and possible bad results. If you don't have a check-up, you don't have the risk of a bad blood pressure reading, blood test or other outcomes.Permanent Life InsurancePermanent life insurance is different from term. With it, you do have a cash value and there is no time limitation. Compare the differences before deciding on your policy.Whole Life InsuranceWhole life insurance is a type of permanent policy. Premiums remain the same regardless of the age. Some offer dividends to policyholders, which brings in a little cash.No CommissionLife insurance policies that go directly to the company saves money if commissions are waived. Many online insurance companies leave out the middleman to save you on premiums. All the work is done on your computer.Universal Life InsuranceUniversal life insurance is a flexible permanent policy. The policyholder can choose how much of the premium goes toward the death benefit and how much goes to the cash component.Quick ApplicationsQuick applications can be done in as little as 10 minutes. Most of these are found online, saving time and paperwork.High ValuesLife insurance policies offer options of high values on the death benefit. These can be upwards of \$10,000,000 with 10-30 year policies.Variable Life InsuranceA variable life insurance policy is another great option. It's a permanent policy with death benefits and cash components. The cash value can increase based on investments in equities, but it can also go down. There's a guaranteed amount. MORE FROM ASKMONEY.COM A circle is a geometric shape defined as a set of points that are equidistant from a single point on the plane. The connected dots form a series of arcs that surround the center point. Although the perimeter of a circle has no straight lines, straight lines do play a part in calculations. A line between any point in the circle and the center point is called a radius. The circumference of the circle is the perimeter of the circle. Architecture Circles appear frequently in architecture around the world. Domes, like those that top the United States Capitol in Washington, D.C., the Duomo of the Florence Cathedral, and St. Peter's Basilica in Vatican City are all examples of circles used in architecture. Architects also use circles as decorative features in their buildings. For example, the library at Phillips Exeter Academy in New Hampshire has towering slabs of concrete with circles cut out to let viewers see the stacks of books on each floor. The Chartres Cathedral in France features a large circular-shaped window above the front door. Science One application of circles in science is in the design of particle separators. The Large Hadron Collider in Europe is a tunnel in the shape of a circle. This shape helps force the particles to move. NASA uses pi — the ratio of the circumference to the diameter — in several applications. This includes calculation trajectories, determining the size of distant planets, and measuring craters. Construction The Roman arch is one of the most famous examples of how circles are used in construction. Roman architects used wedge-shaped blocks to create the arches that supported their massive aqueducts and domed ceilings. These arches were able to support more weight than the vertical posts and horizontal support beams used in other buildings. Today, arches are still common in construction for this reason. Transportation The invention of the wheel remains one of the most important inventions of all time. This circle made it possible for people to move and move things greater distances at faster speeds. Circles are still evident in transportation where they appear in vehicle tires, roundabouts in roads, engine crankshafts, and road designs. GPS also relies on circles when determining distance. It identifies points and calculates the distance between the satellite and the point using a circle theory. Video Games Video game creators rely on geometric concepts, including circle theorems when developing virtual worlds for their games. This is how they create the pathways characters follow to navigate around objects. They use their knowledge of circles to transfer two-dimensional ideas to a three-dimensional format. CC0/rawpixel/Pixabay Life insurance is something most people have at least heard of, but not everyone understands who should get it and what it's actually for. Contrary to what you might expect, life insurance isn't just for the elderly. Instead, it's a guarantee for your loved ones that they'll have the financial resources they need in the event of your death. While the specifics can vary from plan to plan, you're paying to ensure the well-being of the people you leave behind, whether that happens today or decades from now.From Lincoln Heritage to MetLife to Erie Insurance, there are many life insurance providers to choose from, each with their own range of plans and options to choose from. Between the range of choices and the prospect of dealing with your own mortality, making sense of life insurance can seem like a daunting task. However, it doesn't have to be. With a bit of basic information, you'll be prepared to decide for yourself if life insurance is right for you and your family.Life insurance plans in the United States are usually divided into term and permanent policies. A term policy lasts for a set period of time, such as 10 or 20 years. If the insured individual dies while the policy is in effect, the beneficiary receives a payment from the insurance company. Term insurance has the benefit of usually being cheaper than permanent insurance with equivalent benefits.Photo Courtesy: Don Bartletti/Getty Images Permanent insurance — which also includes whole life, variable life and universal life insurance — combines a death benefit with some form of cash savings. Part of the premium covers the cost of the insurance, while the rest is set aside and earns interest. Generally speaking, you can withdraw that amount early or let it ride for a much larger sum upon your death. You may also be able to borrow money against the policy or use it to pay for future premiums.If You Have Dependents, You Need Life InsuranceThe most common reason for needing life insurance is if you have dependents: people who depend on you financially, such as children, a spouse that doesn't work or a parent who you support. At the very least, a life insurance policy can cover the costs of your final expenses, such as the cost of a burial or cremation, funeral and outstanding debts, which in turn keeps those things from burdening your family.Photo Courtesy: Chris Hondros/Getty Images With a better policy, you can also provide money to cover a mortgage, education, or other large expenses that could be too much to manage with the loss of your income otherwise. If used wisely, life insurance is the final way of providing for those you care about.Determining Your Life Insurance NeedsSome people shy away from life insurance policies because they think they can't afford them. While the best plans can definitely be expensive, cheaper plans are available, especially if you're comfortable with a term policy.Photo Courtesy: Sean Gallup/Getty Images Other factors also affect how much life insurance will cost. Smokers and individuals with serious health conditions can expect to pay more for their policies, while younger people and women tend to have lower premiums than older adults and men. In fact, the premium for a plan that has coverage of \$250,000 can cost less than \$200 per year depending on your demographic and the plan you select.Finding Affordable Life InsuranceThe level of life insurance coverage you need changes over time. When you're young and have no spouse or children, you may not need a policy because no one is counting on your income. The same is true for individuals with adult children and those who have enough money in savings to cover their loved ones' expenses.Photo Courtesy: Lars Baron/Getty Images Another consideration is when to buy a life insurance policy. Some people wait until they marry or have children. Others purchase a guaranteed renewable policy before they have dependents. This type of policy ensures they will always have coverage as long as they pay the premiums on time.Either way, buying one when you're younger and healthier is usually cheaper than waiting until you're closer to needing one, even if you end up spending money on a policy you likely won't need. The right time for you to buy one will ultimately depend on your personal financial and health situation. How to Find a PolicyThere are plenty of online tools that can evaluate your insurance needs and help you choose a policy that works for you. Some are run by individual insurance companies, such as this one from Guardian Life, while others are maintained by independent sources.Photo Courtesy: Tim Boyle/Getty Images Alternatively, you can also seek out an expert who understands the industry and available products to help you make an informed decision. Insurance agents, estate planning lawyers and tax professionals can help you navigate the many life insurance policies and providers out there. They can explain the pros and cons of life insurance and help you find the perfect policy for your situation. MORE FROM ASKMONEY.COM

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