

Celebrating Life with Life Insurance!

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What Happens to your family after you die?

Let's imagine you pass away in a car accident while driving to work one fine morning. Here is what's going to follow-

Your family is struck by this sudden loss. They are devastated with grief. But at the same time, they also have to take care of your body. They must immediately arrange the funeral and say goodbye.

And then... life goes on for the living.

Next month, they have to pay rent/mortgage, and all the other bills that you used to pay with YOUR INCOME-which no longer goes to their bank account. Your partner struggles to make up for it as savings run out.

Your kids give up on fun days out, parties, hobbies, sports and extra curricular activities. They might have to take up jobs instead of going to school just to keep a roof over their heads. And these are only a few out of countless ways your death will affect your family, when you are not prepared for it.

If there is one thing absolutely certain in this world, it is death.

But when you have life insurance...



your family is financially protected!

Now again, let's imagine you pass away AND your family is aware of your life insurance policy. Here is what's going to happen-

They call the insurance company, the claims agent verifies basic information and money is wired to your beneficiary as fast as possible.

Your family would not have to worry about imminent expenses instead of grieving your loss. It will provide breathing room for them while they figure out how to replace your income. Your kids don't have to give up on anything.

There is nothing more important than YOUR LIFE and your Family's Future

Here are some basic questions people have about life insurance-

- **What is a "Premium?"**

This is the amount you pay for your life insurance policy monthly, quarterly, or yearly. Whichever is convenient. Price *NEVER* increases. At Octans Insurance, we will help you find the cheapest premium for a policy that fits your needs.

- **What affects your premium?**

Your medical history (certain risk factors such as diabetes, high blood pressure or smoking etc) and **AGE**. The longer you wait to buy a policy, the higher the premiums will likely be. If you're a bit older and just now considering life insurance, prepare to pay more than if you had taken out a policy years ago. **Hence, buy it when you are young and healthy!**

- **What is a "Beneficiary?"**

A person (or persons) of your choosing who will get paid when you die. It can also be a legal entity.

- **What is "Death Benefits?"**

The amount of money you choose that would be paid to your beneficiary when you die. It is *TAX-FREE!*

- **What is Whole Life Insurance?**

Whole Life Insurance provides death benefits no matter when you die.

- **What is Term Life Insurance?**

Term Life Insurance provides death benefits if you die during the number of years you choose to be protected. For example if you get a 20 year term insurance and die within the next 20 years, your beneficiary will get your death benefits.

- **What is Accidental Life Insurance?**

Accidental Life Insurance provides death benefits if you die due to an accident.

- **What is "Living Benefits"?**

Living Benefits are sums of money you may get while you are *ALIVE*, due to you getting either a chronic health issue or a terminal illness.

Please visit [octansinsurance.com](https://www.octansinsurance.com) to get your free quote OR call us at (617) 595-3533.