

# Why are Life Insurance advisors important?

When contemplating purchasing life insurance, it is critical to select an agent or broker that can assist you. Purchasing life insurance can be difficult and confusing. A good agent or broker is the key to getting the proper amount and type of policy at a decent rate. You should pick someone who is able to:

- Understands your financial condition, including your risk attitudes, income and other financial assets and liabilities, as well as your personal circumstances (that is, your age, marital status, dependents, etc.)
- Explains the concerns, alternatives, and intended usage of life insurance in your financial plan in simple words.
- Gives you a customized written document that
  - Records the facts of your present financial and personal circumstances
  - Describes the characteristics of the life insurance and how they fit into your scenario.
  - Does not force you to make a choice, but instead works with you until you're ready and persuaded that you're doing what's best for you.
  - Is willing to check in with you on a regular basis, perhaps every three years or so, to see if the product is still appropriate for your requirements and circumstances.