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LCR#: FREE Insurance Review

Ask any person about their insurance needs and they automatically think Auto, Health and Home insurance. They worry about having a car accident, they want to protect their home and to be able to pay for any hospital treatment they may need. Because these risks may or may not happen, people obtain peace of mind by having insurance cover for them.

The one risk that is inevitable, that is going to happen to everybody at some time or other, death, comes way down on their list of priorities. Yet everybody will have somebody mourning after their death, husbands, wives, children, parents, siblings or loved ones. Mourning for someone is bad enough, without the added worry of financial problems to come. Life insurance will not make up for your loss, yet IT WILL EASE THE BURDEN placed on family and loved ones.

Life insurance is unique in that it can be an effective tool for both

### **Why Buy Life Insurance?**

protection and accumulation. While it does provide a death benefit, some types of life insurance can also be used as a source of retirement income, funding for a child's education, or as a source of cash in an emergency.

There are many different types of life insurance so you should choose one that suits your circumstances now, and later, when these change, you can amend the policy to cover such changes. Like all other types of insurance, you get double benefits from life insurance: financial and a peace of mind.

### **So How Much Life Insurance Do You Need?**

Once you decide you need life insurance, and most people should, then the next question is how much do you need? The answer to this will depend very much on your individual

circumstances and the type of life insurance policy you are considering.

You should also consider the type of policy needed. A term life insurance policy will provide a lump sum on death, and depending on the term length can be very inexpensive. A cash-value policy will not only give a death benefit but also has an investment component but will be more expensive than the former.

Because everyone has different circumstances the best way to estimate the amount of life insurance coverage you need is to get in contact with a good insurance company and let them help you decide

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This Smart Buyer's Guide is sponsored by Assured Services.