



### **Don't be a life insurance statistic!**

Think you can't afford life insurance? Think again! There are several types of life insurance, from "term" to "universal" to "permanent/whole life". Term is the most affordable, and offers you a way to have higher coverage at a lower price. This can be a good option for young couples starting a family or for anyone who may need life insurance to cover a home loan. Permanent, or also called "whole life" is just that; permanent coverage for life. Universal is essentially a mix of both term and whole life, and generally has a lower premium and more flexibility than permanent insurance.

There are many factors involved in the pricing of life insurance, but age is one of the most important. The younger you are, the lower the premium, and this a good reason to take out a permanent plan for children - - so that they will have affordable life insurance for as long as they live and they do not have to worry about not being able to afford or even get life insurance later on in their lives. Many times, people wait until it is too late, only to find out they do not qualify due to a certain illness or disease.

Want to learn more about life insurance? Stop in or give us a call and let us help you find life insurance that is affordable and the right plan for you!

**Saylor Insurance Service, Inc.** is a local Independent and Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit **Saylor Insurance** at 21 Main Street, Sabetha, Kansas, inside the Morrill & Janes Bank Building, online at [www.saylorinsurance.com](http://www.saylorinsurance.com), or call us at **785-284-3435** or toll free at **888-736-2265**.