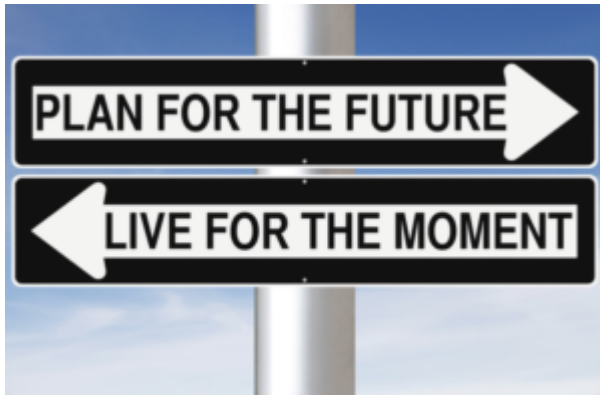


Insuring Your Life



If you have dependents or people whose financial security is important to you, then life insurance is a logical investment. Buying a policy that suits your goals and budget isn't hard if you find a salesperson who is knowledgeable and ethical and doesn't try to steer you in the wrong direction.

Uncomplicated life insurance policies that pay a set amount of benefits upon your death are what most people want, but there are many more complicated options now available. They advertise features like vanishing premiums and interest yields, but fine print limitations can make those benefits illusory. Because insurers pay higher commissions to agents who sell the more complicated products, **buyers must beware.**

[United Policyholders](#) helps consumers solve claim problems and [make good choices when buying insurance](#). Our relationships with experts and partners across the nation are critical to those goals.

One of those partners is the CA-based Life Insurance Consumer Advocacy Center. The Center's website has consumer-friendly explanations of the pros and cons of the [different types of life insurance policies on the market today](#).

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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