ETHOS

The importance of life insurance in your 50s (and up).

When you reach your 50s, you have many things to look forward to. Your kids are most likely older or already grown, and you are probably more financially secure than ever before. However, when it comes to financial planning for your 50s (and up), does life insurance have a place?



Here are some additional reasons you may need life insurance if you are 50 years old or older:

- ✓ You have financially dependent children or grandchildren
- ✓ You are paying off debts, like a mortgage or credit card balance
- ✓ You are worried about covering your final expenses
- ✓ You want to protect your existing assets
- ✓ You want to supplement your retirement income with the cash value component of a permanent life insurance policy
- ✓ You want assistance with estate or legacy planning

Best types of life insurance for people 50 and older.

Term life insurance is a good fit for people who are looking for coverage for a set period. For example, you may feel that you need coverage until your kids are finished with school or until your mortgage is paid off.

Permanent life insurance is a good option for people who want the security of lifelong coverage (as long as payments are made). It can be helpful with final expenses and legacy planning, and the cash value component can be beneficial to retirees. Due to the cash value component and the coverage duration, permanent life insurance policies are more expensive than term. Therefore, it is essential to ensure the premiums are within your current and future budget.

Ethos' guaranteed-issue whole life insurance is a permanent life insurance product. It offers guaranteed coverage to all applicants ages 65–85 and is a good fit for people looking for help with final expenses.

Ready to apply? Talk to your agent today.

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