



INSURANCE RATE INCREASE RESCUE

In the last three decades, trillions of dollars of term life insurance have been sold. And just as surely as these policies were issued, most will lapse. Statistically, 99% of all term insurance eventually will lapse.

The early 1980's insurers started the redesign of their life policies in a move to non-guaranteed products. The move away from guarantees has caused the current situation in which most policies purchased over the last 35+ years are not guaranteed to last a lifetime.

Is Your Policy Imploding?

Many universal life policies are expiring as a result of prolonged low interest rates, unexpected extreme increases in internal cost of insurance and inattention on the part of policy owners and advisors.

Insurers are under pressure to improve results as years of low interest rates have squeezed investment income. Analysts say many insurers have cut expenses and taken numerous other steps to maintain their profitability over the years and are running out of options.

Surprise:

Your Life-Insurance Rates Are Going Up!

Term life insurers compete with low initial prices; yet at renewal, the new premiums are very high.

A trend; private equity firms are buying insurance companies, which some worry would lead to a conflict between the two investment styles. Private equity firms focus on high-risk investments for short term gains, while insurance companies are typically much more conservative and focused on paying our long term obligations.



The bigger problem is that many people bought universal life policies without the understanding what the scope of risk could be from falling interest rates.

Guarantee Your Protection Now

Example

Current rates as of 2016

*Rates subject to change by A+ rated carrier

Guaranteed to age 100: Male non-smoker

**Can be designed to last any year to age 105

Age	Coverage	Monthly Premium
35	\$500,000	\$204
45	\$500,000	\$303
55	\$500,000	\$494
60	\$500,000	\$645
65	\$500,000	\$829
70	\$500,000	\$1152
75	\$500,000	\$1593

Call for a free consultation. Let's discuss your options.

Life insurance for 45+ years

Barry Hunter

HunterLife

261 Yonah Rd

Toccoa, GA 30577

(706) 476-5393

Hunterslife.ga@gmail.com

www.hunterlifega.com