



Plan For Your Family And Future

Life Insurance

J.Pappas Insurance will help navigate you and get the right coverage. Here's How:

Choosing the right type of life insurance can be confusing, but it's also an important decision. Here are some guidelines that can help you narrow down your best life insurance options.



J.Pappas Insurance will help you you select the right kind of life insurance policy:

Term Insurance: life insurance that provides coverage at a fixed rate of payments for a limited period of time, the relevant term. After that period expires, coverage at the previous rate of premiums is no longer guaranteed and the client must either forgo coverage or potentially obtain further coverage with different payments or conditions. If the life insured dies during the term, the death benefit will be paid to the beneficiary. Term insurance is typically the least expensive way to purchase a substantial death benefit on a coverage amount per premium dollar basis over a specific period of time.

Universal Life: Life insurance is a type of cash value life insurance. Under the terms of the policy, the excess of premium payments above the current cost of insurance is credited to the cash value of the policy, which is credited each month with interest. The policy is debited each month by a cost of insurance charge as well as any other policy charges and fees drawn from the cash value, even if no premium payment is made that month.

Whole Life: Life insurance policy which is guaranteed to remain in force for the insured's entire lifetime, provided required premiums are paid, or to the maturity date. As a life insurance policy it represents a contract between the insured and insurer that as long as the contract terms are met, the insurer will pay the death benefit of the policy to the policy's beneficiaries when the insured dies.

J.PAPPAS

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ADDRESS

208 Newark Pompton Tpke
Little Falls, NJ 07424

TELEPHONE

(973) 429-0725

FAX

(201) 215-9710

WEBSITE

www.JPappas.com