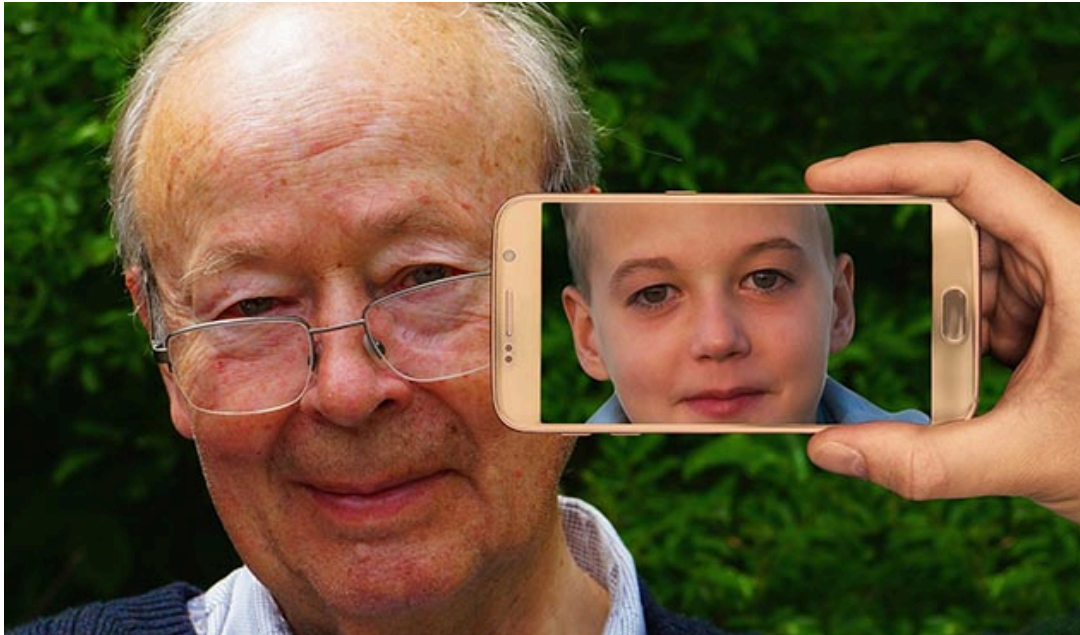


Life Events Prompt Insurance Checks



Any large, and some small, changes in your day-to-day life might prompt an insurance review.

Real Estate: Did you buy or sell a home or other real estate? Congratulations! Now dig out those policies.

If you bought, remember to add the policy(ies). Make sure you understand deductibles and what's NOT covered. There may be a couple things you need to add. Is your new property close to a flood zone?

If you sold, you may need to cull that property out of your policies.

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Children: New baby or grand baby? Did a child move out and start their own adult life?

New babies require a lot of things and attention. But remember to also check your insurance as well. This would also apply to any life insurance policies or inheritance documents. Parents, this is a time to consider life insurance policies that will benefit your child if needed.

Have a child 'age-out'? Great for them! New life, new adventures! Now, you need to make sure your paperwork is all up to date. Parents tend to hold on "just in case". But you don't need to with your basic insurance policies. You may want to look at some type of life insurance policies that will benefit them if needed.

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Marital Status: Either event prompts a massive overhaul of insurance and paperwork.

New marriage! Congratulations! Good luck in your new venture. Take a moment, sit down and make sure you both have the insurance you need. Cull out any duplicates and look for ways to get the best policies for both of you. An Umbrella policy might be a great option here or in the future as you plan your life.

Divorced? We're sorry. Or congratulations. Whichever works for you! Either way, take a step towards making your future your own. Check those policies and make the necessary changes now.

Widowed? We're so sorry for your loss. And while going through insurance and paperwork is not the easiest thing to do right now, please try and take the time. This might be a great time to have grown children or siblings help you by looking through your policies with you.

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Inheritance: Did you just receive an inheritance. Property? Jewelry? Don't make assumptions. Check with your insurance agent on what changes you need to make to your current policies and if you need additional ones. Is the jewelry valuable enough to need insurance? Is that house you now own on a newly redrawn flood map? Your parents worked hard to leave you their belongings. Take a few minutes and make sure you save guard them.

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Business: Owning your own business is some people's dream. But it also requires a lot of work on the back side most people don't think about. Your need for insurance, the correct insurance, is paramount.

Buying or Selling? Do you have a side hustle or hobby you'd like to take full time? Remember to talk to your agent about the different types of business insurance you might need. You'll need to know a few things: do you need a building, are you hiring employees, what equipment will you need, do you handle clients' sensitive information, etc.

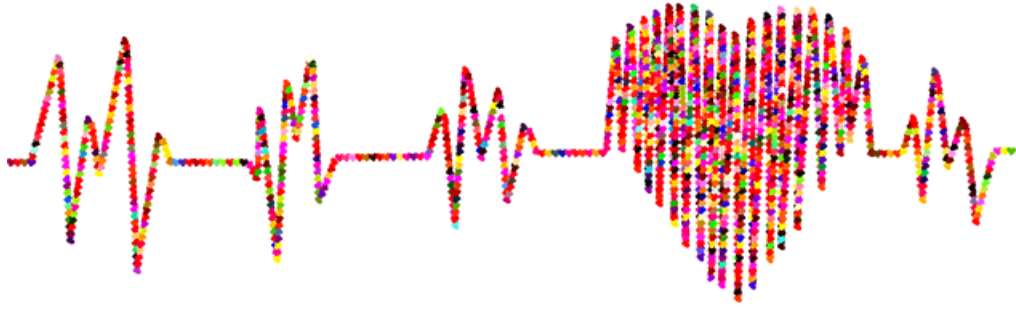
Want to buy an established business? Again, check the insurance needs for that business and industry. The seller may not tell you everything. Make sure you find out for yourself.

Selling? Should be an easy conversation with your insurance agent. Start culling out policies you no longer need!

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Retiring: Congratulations! There are so many things to do when you retire. Make sure you take the time you need to look at all your insurance policies. Not only are you adding or changing your medical insurance, but you may be adding insurances for drugs and long term care, etc. And, if you're thinking of downsizing your home or even eliminating a vehicle, check those home and auto policies. This is a great time to check into estate planning. Get things set up now, get it done, and go enjoy not having to have an alarm clock!

February is National Heart Month!







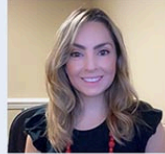


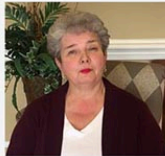





U.S. commemorates American Heart Month in February

It's February – American Heart Month – a time when the nation spotlights heart disease, the No. 1 killer of Americans.

President Lyndon B. Johnson, among the millions of people in the country who'd had heart attacks, issued the first proclamation in 1964. Since then, U.S. presidents have annually declared February American Heart Month.

source: heart.org/en/around-the-aha/february-is-american-heart-month

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