



PRES WHITE AGENCY, INC
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Pres White Journal

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From
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Points of Interest

- Don't overlook NYSDBL coverage for your clients.
- New easy to quote dental and vision plans now available.



- * All Major Insurance Carriers
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LIFE AS WE KNOW IT

With the uncertainty and test of faith in our current economic environment, many savings cushions that people have built up over the years are not as "soft" as they once were. While money needed for basic living expenses is foremost on people's minds, it is now more critical to make sure that the lifestyle of our families are not severely diminished by a loss. Many people are now reviewing their life insurance and disability income needs to see if they truly have their family and assets properly covered.

Right now rates, especially for term life insurance coverage, are very reasonable. 10, 20 and 30 year term plans can provide an adequate safeguard for you and

your family. One particular feature that you may want to consider when looking at term insurance is ROP (Return of Premium). This will allow you to maintain



valuable protection when at the end of the policy term, assuming you are still around of course, you would receive your entire premium that you paid over the years returned to you.

Also on the Life Insurance front, there has been a sig-

nificant increase in the number of individuals who purchased Universal Life plans during the era of quoting "high" interest cash values, because of course, these rates could not be sustained, their premium rates have jumped as much as 300% or more. Before they even realized it, their cash value has all but been used to up to pay the increased premiums and the insured's were left with no cash value and unaffordable life insurance coverage. This is further complicated if a persons health status has changed which makes it difficult to consider a new plan. It's important to review your clients Life Insurance policies to determine if changes should be made before they are in this difficult position.

Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



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- International Travel
- Sole Proprietor Medical