



**It's not about you,  
it's about those you love.**

## Insurance and Estate Planning

# *Goes Hand in Hand*

BY DEBRA SEARS

Estate planning is one of the most important steps any person can take to make sure that their final property and health care wishes are honored, and that loved ones are provided for in their absence. Though often overlooked or put off in favor of more immediate concerns, a comprehensive estate plan can resolve a number of legal questions that arise whenever anyone dies.

As we work up to retirement we must consider the appropriate insurances for our needs. We would obviously need to continue our health insurance; consider long-term care insurance and life insurance, and roll over our retirement accounts. However . . . the questions become what and how much is enough, is it affordable and who should we consult in this decision-making?

Proper health insurance allows you to seek out the doctors and centers of excellence that you want and may need. The idea is to be prepared for any illness or injury, while at the same time maintain affordable premiums. The freedom to protect your greatest asset — your health — and the

associated cost of care and pharmacy needs is most essential.

Long-term care insurance is designed to protect your finances from the costs associated with an extended illness or injury. This care could be provided for you at your own home, or at a place of your choice. Long-term care costs are very high. If these costs are protected you are less apt to outlive your resources. Identifying your needs and searching out coverage appropriate for those needs helps to keep premiums affordable.

Life insurance is intended to protect your loved ones from expenses associated with your loss. There is a calculated way to determine what type of coverage you should consider and how much you should carry. This benefit can be used for your final expenses, as a gift to your favorite charity, education for your grandchildren or could be designed to actually “grow” your net worth to be passed on to your loved ones. Life

insurance is a safe, option and should be considered in your investment portfolio.

Understanding the insurances necessary, and estate plan options that are right for you, can be a complex undertaking. Sears Insurance has resources to help you identify your estate planning needs, recognize potential solutions, and locate an experienced estate planning attorney to help you navigate every step of the planning process.



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