

## Insurance

Proper Life Insurance is vital for estate planning. The problem is the vast majority of life insurance policies lapse and/or never pay out. It is crucial to analyze life insurance and make sure appropriate policies are in place to protect you and your family. The most commonly used policies by RJMwealth clients are as follows:

- Term
- UL
- Whole Life
- Disability
- Critical Illness
- Corporate (key person, buy-sell agreements)