

Life Insurance Made Simple

A clear path to protecting your family's future



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Protect What Matters Most

Life insurance isn't just about numbers — it's about peace of mind. It ensures that your loved ones are financially secure if the unexpected happens. Whether you're building a family, growing a business, or planning for the future, life insurance provides a safety net that allows your dreams to continue.



At Opulence Financial Enterprises, we believe life insurance should be simple, accessible, and tailored to your needs. This guide will walk you through the essentials so you can make confident decisions.

Understanding the Foundation

Life insurance is a contract between you and an insurance company. You pay premiums, and in return, your beneficiaries receive a financial benefit when you pass away.

There are two main types of life insurance:

- **Term Life Insurance** – Affordable coverage for a set period (10–30 years).
- **Permanent Life Insurance (Whole/IUL)** – Lifetime coverage with added benefits like cash value.

Quick Comparison:

Feature	Term Life	Permanent Life
Coverage Length	10–30 Years	Lifetime
Cost	Lower	Higher
Cash Value	No	Yes
Best For	Temporary Needs	Long-term Planning

Clearing Up Misconceptions

Many people hesitate to explore life insurance because of myths. Let's set the record straight:

Myth



"It's too expensive."

Fact



In reality, term policies can cost less than a daily cup of coffee.



"I don't need it if I'm young."



Starting early locks in lower rates and ensures protection when life changes.



"My employer coverage is enough."



Workplace policies are often limited and may not follow you if you change jobs.

Life insurance is more affordable and flexible than most people think!

How Much Coverage Do You Need

Find Your Numbers

A simple rule of thumb: multiply your annual income by 10. Then add debts, future expenses, and goals.

Example Calculation:

Annual Income $\times 10$ + Debts = Suggested Coverage



Example:

- **Income:** \$60,000 $\times 10$ = \$600,000
- **Mortgage:** \$200,000
- **College Savings:** \$100,000

Coverage Amount
needed = **\$900,000**

This ensures your family can maintain their lifestyle, pay off debts, and plan for the future.

Your Path to Protection

Securing life insurance doesn't have to be complicated.

Here's a simple checklist:

- **Assess your needs** – Consider income, debts, and family goals.
- **Compare policy types** – Term vs. permanent.
- **Get a personalized quote** – Tailored to your situation.
- **Apply and secure coverage** – Peace of mind begins here.

Life insurance doesn't have to be overwhelming. With the right guidance, you can protect your family and build a legacy.

**Schedule your free consultation today with Opulence
Financial Enterprise!**

✉ JazJackson@OpulenceFinancial.net

🌐 OpulenceFinancial.net

☎ 770.927.7248