

# READ ALL ABOUT IT

JULY 2006



SPECIAL LIFE ISSUE

## SPECIAL INTEREST ARTICLES:

- \* TIME HAS CHANGED. HAS YOUR LIFE INSURANCE KEPT PACE?
- \* NAME THREE TYPES OF LIFE COVERAGE
- \* RIDERS MAKE ALL THE DIFFERENCE



## INDIVIDUAL HIGHLIGHTS:

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## JCB Insurance Services/ 510-336-3490



## Life Insurance – Time to re-evaluate

WHEN IS THE LAST TIME YOU UPDATED YOUR LIFE INSURANCE PORTFOLIO? HAVE YOUR NEEDS OR EXPECTATIONS CHANGED OVER TIME? DO YOU HAVE AN UNINSURED MORTGAGE? DO YOU HAVE AN ADEQUATE AMOUNT OF COVERAGE GIVEN YOUR CURRENT SITUATION? THESE ARE ALL GOOD QUESTIONS THAT DESERVE YOUR UNDIVIDED ATTENTION.

15 OR 20 YEARS AGO, \$25,000. SEEMED LIKE A LOT OF MONEY. BY TODAY'S STANDARDS, THAT WOULD HARDLY PAY FOR AN ECONOMY CAR. YESTERDAY'S HOMES COST \$40,000.

TODAY, TRY AN AVERAGE OF \$400,000. GET THE IDEA? COSTS HAVE INCREASED DRAMATICALLY. HAS YOUR LIFE INSURANCE COVERAGE KEPT PACE? PROBABLY NOT! MANY OF YOU MAY BE SITTING ON A \$25,000. WHOLE LIFE POLICY THAT IS TOTALLY INADEQUATE FOR YOUR NEEDS TODAY. LIFE INSURANCE HAS NEVER BEEN CHEAPER. NOW WOULD BE A GOOD TIME TO LOOK INTO GETTING THE PROTECTION YOU NEED. IT'S A PAINLESS PROCESS THAT WILL SAVE A LOT OF PAIN LATER ON. **CALL JCB NOW AND SEE WHAT WE CAN DO FOR YOU.**



## TYPES OF COVERAGE – OPTIONS FOR YOUR CONSIDERATION

PUT SIMPLY, THERE ARE THREE MAIN TYPES OF COVERAGE AVAILABLE. THEY INCLUDE WHOLE LIFE, UNIVERSAL LIFE AND TERM LIFE. WITHIN EACH OF THESE ARE VARIATIONS THAT OFFER UNIQUE BENEFITS.

IF YOU HAVE LARGE SUMS OF EXPENDABLE CASH AVAILABLE, UNIVERSAL LIFE WILL PROVIDE YOU THE DESIRED LEVEL OF LIFE COVERAGE WHILE ALLOWING YOU TO

BUILD A LARGE TAX-FREE CASH VALUE THAT CAN BE USED FOR MANY DIFFERENT PURPOSES.

IF YOU JUST WANT COVERAGE FOR A FIXED PERIOD OF TIME (I.E. 10, 20 OR 30 YEARS), THEN TERM LIFE IS THE ANSWER. AND, IF YOU WANT YOUR ENTIRE PREMIUM BACK AT THE END OF THE TERM, JUST SELECT THE RETURN OF PREMIUM RIDER. IT'S LIKE GETTING ALL YOUR NEEDED COVERAGE AND THEN HITTING LOTTO WHEN IT'S OVER!



# JCB INSURANCE SERVICES

6427 WESTOVER DRIVE  
OAKLAND, CA 94611-1605  
USA

PHONE:

(510) 336-3490  
(888) 257-2507

FAX:

(510) 336-3490

E-MAIL:

JCB@JCBINSURANCE.NET



**SPECIALIZED CARE  
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INDIVIDUALS**



**JCB  
INSURANCE SERVICES  
6427 WESTOVER DRIVE  
OAKLAND, CA 94611  
USA**

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## Term Riders – Added Protection & Features

**WHEN TALKING ABOUT TERM LIFE, I FEEL THERE ARE THREE RIDERS TO CONSIDER.** THEY ARE AD&D, WAIVER OF PREMIUM AND RETURN OF PREMIUM.

**ACCIDENTAL DEATH AND DISMEMBERMENT** CAUSES THE PAYOUT, IN THE EVENT OF A LOSS, TO INCREASE IN VALUE BY UP TO 100% OF FACE VALUE. **WAIVER OF**

**PREMIUM** PROVIDES PREMIUM CONTINUATION IN THE EVENT YOU ARE DISABLED AND UNABLE PAY YOUR PREMIUM. AND THE **RETURN OF PREMIUM** RIDER ASSURES THAT YOU WILL RECEIVE 100% OF YOUR PAID UP PREMIUM BACK TAX-FREE AT THE END OF THE TERM. **YES, YOU CAN HAVE YOUR CAKE AND EAT IT TOO.**



### **ABOUT OUR ORGANIZATION...**

**AT JCB, WE VALUE THE RELATIONSHIP WE HAVE WITH EVERY CLIENT.** WE DON'T ADVERTISE OR COLD CALL FOR NEW PROSPECTS. RATHER, WE NETWORK WITH OUR EXISTING CLIENTS AND ASK THEM TO TELL OTHERS ABOUT JCB INSURANCE SERVICES. REFERRALS ARE EVERYTHING TO US. OUR REPUTATION IS IMPORTANT TO US – A MEASUREMENT THAT WE ARE DOING THE JOB OUR CLIENTS EXPECT. SO BY ALL MEANS, PLEASE FEEL FREE TO SHARE OUR NAME AND REPUTATION WITH ALL THOSE YOU CARE ABOUT. ASK THEM TO CALL US. WE'LL TAKE IT FROM THERE.



COMPANY NAME  
STREET ADDRESS  
CITY, STATE, 00000

