



RISK PROTECTION PACKAGE · VOLUME 01

The Life & Health side.

Life insurance, disability insurance, long-term care insurance, and annuities — what each one does, and why it belongs in the package.

Is your Risk Protection Package current and up to date?

Two sides. This book is one of them.

A Risk Protection Package is the set of contracts a household should be able to name. It is not one policy. It is the answer to a short list of questions about death, work, care, and income.

Life & Health

Life insurance, disability insurance, long-term care insurance, and annuities. This is the work of ProtectionPro Partners LLC, and it is the subject of this series. The four lines do different jobs. Most people own one of them and call the package finished.

Property & Casualty

Home, auto, and the rest of the property picture. That side of the package is handled by the sister agency, Rowayton Insurance Agency LLC. This book does not cover it. A current package still needs both sides looked at. They are not substitutes for each other.

The question does not change.

Is your Risk Protection Package current and up to date? Later books in this series go deeper on a single Life & Health line. This one only asks you to see all four at once.

Who still has bills if you die?

Life insurance is the first piece of a Risk Protection Package. It is not the whole package.

What it does

It pays a death benefit when a life ends. The money is there so a mortgage, a partner, children, a buy-sell, or an estate bill is not left to a hurried sale of the house. Term coverage lasts for a set number of years, usually while income and a mortgage are largest. Permanent coverage stays in force when the need does not end.

Why it belongs

Income stops. The obligations often do not. The amount should match the job the policy has to do — not a round number chosen because it sounds like a plan. When the term ends, coverage ends unless it is converted or replaced. That date belongs on a calendar.

Who pays the bills if you cannot work?

A working household is more likely to lose income to illness or injury than to an early death. The package that ignores that is not current.

What it does

Disability insurance replaces a paycheck if you cannot do your work. An individual own-occupation policy can pay even if you could do some other job. Group coverage through an employer is a start. It is often taxable, capped, and weaker once the definition of disability shifts away from your own occupation.

Why it belongs

Personal coverage pays the household. It does not pay the office lease. Business overhead coverage keeps a practice intact through a recovery. Disability buy-sell funding lets remaining owners buy out a partner who is permanently disabled — not only one who has died. Most agreements mention death and go quiet on disability.

Who pays if you need care for years?

Health insurance and Medicare do not pay for custodial care at home, in assisted living, or in a nursing stay.

What it does

Long-term care insurance pays for help over years, on a daily or monthly benefit. Traditional coverage has that as its only job. A life policy with a care rider pays for care if you need it, or to heirs if you do not. Some annuity designs carry a care benefit as well.

Why it belongs

Without a plan, the cost comes out of savings and, often, the house. A package that skips this line is a bet that care will never be needed. Self-funding can be the honest answer. That is still a decision. It is not a blank line in the file.

Will a paycheck still arrive when you stop working?

The working years have a disability paycheck. The years after work need an income paycheck.

What it does

An annuity is a contract that can turn savings into income, including income you cannot outlive. That can be income starting now, income deferred to a later date, or accumulation with a floor. Inside an IRA, a qualified longevity annuity contract is one way to set income aside for late life.

Why it belongs

It sits next to Social Security and a portfolio. It does not replace either. Used cleanly, it is a paycheck with a job. It is not a synonym for high fees, and it is not a place to put money that has no income job to do. The package asks whether a paycheck still arrives after work stops — not whether a product should be sold.

Four jobs. None of them is optional to look at.

A current Risk Protection Package is not four products. It is four questions that have been answered, with a contract placed only where something is missing.

Life insurance

Pays if you die, so the people and debts that remain are funded.

Disability insurance

Pays if you cannot work, so the household paycheck continues.

Long-term care insurance

Pays if you need years of help that health insurance will not cover.

Annuities

Pays income you cannot outlive after the working years end.

Owning one of the four is common. Calling that a package is how a file goes stale. The first meeting is a look at the gaps, not a quote.

Read it. Then open the file.

This is Volume 01 of the Life & Health series from ProtectionPro Partners LLC. Later volumes take one line at a time. They are educational. They are not an application, a quote, or a contract.

What a quote still requires

Age, health, occupation, and nicotine use, among other facts. We will not invent those from a booklet. Product availability follows the state where you live. With technology, we can meet with people wherever they are.

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