

# Ayala1

## Life insurance or investing?

We're old fashion on risk and the impact our choices have on family.

Will your family have the resources to remain constant? Will your legacy survive?

No matter how you view these issues, certain things remain constant.

Life insurance is never a fun discussion, there are fees in investing, and **everyone dies**.

Arguments tend to be made for or against a product based on views often based on opinion.

This approach escapes the reality of what tomorrow may truly hold for each of us.

Advice and insight should be based on needs, it's that **simple**.

Buy term and invest the difference is a common approach, however

Term insurance increases rather quickly in cost as you age.

Term insurances underlying goal is protect you at a moment of time where financial vulnerability has the ability to collapse everything, the premiums on these policies are usually cost efficient in a person's healthy years. This tends to be under the age of 60 for most of us.

These premiums move upwards drastically as you age, this is simply the nature of the product and is an affordable stop gap when everything rests on you. Permanent insurance is more premium stable but more expensive in the short run.

**Commissions are bad**, there may be a few folks volunteering 40 hours a week but for the rest of us this is not reality. Often over looked in the investment market is the old commission structure that compensated personal when transactions took place. Now investors pay fees every year plus management fees win, lose or draw. **Life insurance** does what it says it will do and New York State provides some of the most consumer friendly laws concerning life insurance.

The department of financial services monitors what carriers are offering, approves carrier's policy language and directs capital requirements. The New York insurance market endures and the free look provision provides thirty days for you to view the policy. It's your life, plan as you will and in the event you need some help, we're here to [help](#).

Life insurance is not an option for everyone and it's not carved out to be a single source of protection for everything, rather it's an ancillary benefit that provides a level of protection in case things don't go as planned.

## Plan for tomorrow, **today**