

Download File PDF Money Back Life Insurance

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Cool! I'am really happy

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so many fake sites. this is the first one which worked! Many thanks

DOES IT PAY TO GET LIFE INSURANCE WITH CASH-BACK

There are a number of life insurance products on the market that offer cash back after an extended period without claiming. But are the benefits really worth the extra money you pay every month? We investigate.

Meet Sandra
Sandra, a 38-year-old woman, applied for R3 million life cover from a company that offers cash back.

Premium without cash-back option:	R617
Premium with cash-back option paid for 15 years:	R1 178
The difference:	R561
Cash back after 15 years:	R212 000
R561 invested at 10% annually	R234 456

Some points for Sandra to consider:

- To get the R234 000 back, I will have to stick with the policy for the full 15 years.
- If I were to pass away before the 15 years were up, I would lose the extra money I paid to get it. I would not get the insurance pay-out and the invested money would be available to my children.
- It is not impossible to earn 10% on an investment. Since I am interested for the long term, I could even earn more than that.

How you should view life insurance

Here are four options to help you too (to cover your name):

- Value for money: You want the best insurance for your needs and budget.
- Get the best benefits: Money can buy life insurance policies are awarded with a number of benefits such as investment options to cover the investment and more. It's important that you weigh up and compare all benefits before choosing the product and cover that
- Shop around: The rate should be applied to investing in your life?
- Don't combine life insurance with investments: If you have to make money every month for 15 years, don't use your life insurance policy to do so!

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