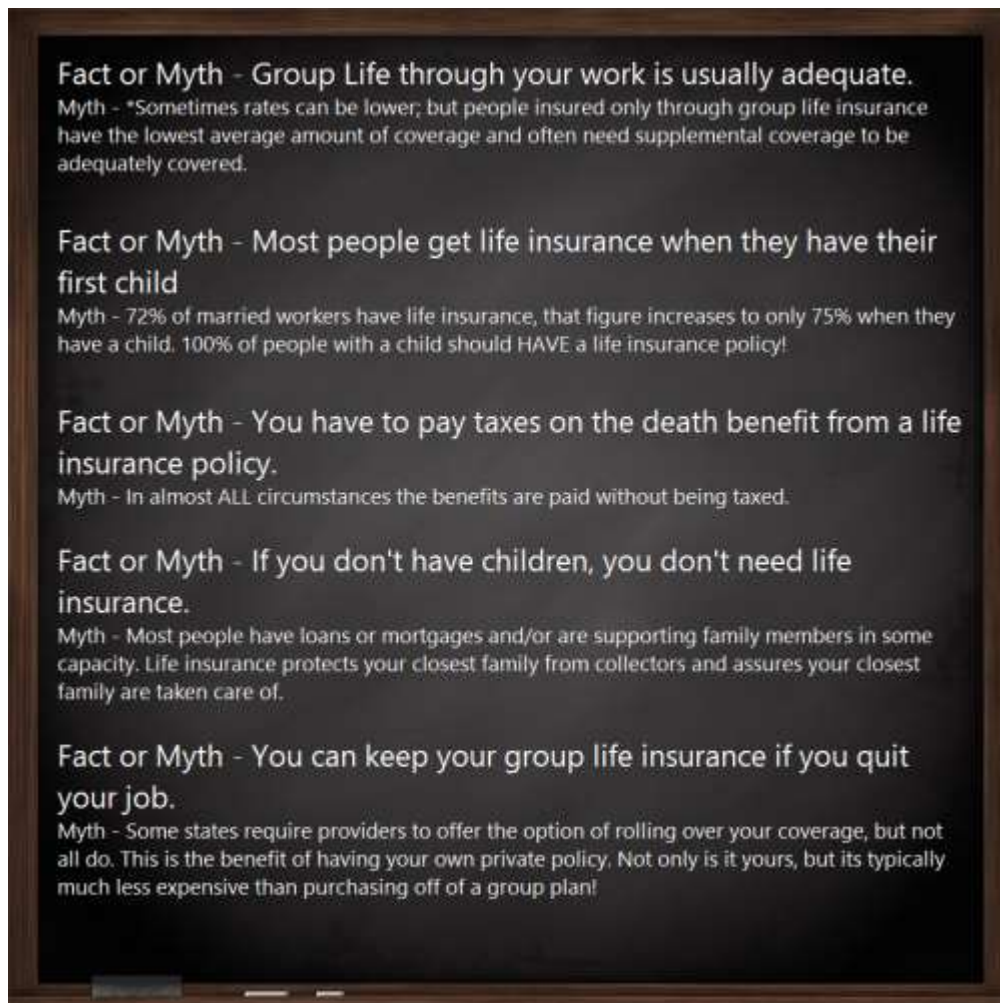


# Insurance 101

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**Fact or Myth - Group Life through your work is usually adequate.**  
Myth - \*Sometimes rates can be lower; but people insured only through group life insurance have the lowest average amount of coverage and often need supplemental coverage to be adequately covered.

**Fact or Myth - Most people get life insurance when they have their first child**  
Myth - 72% of married workers have life insurance, that figure increases to only 75% when they have a child. 100% of people with a child should HAVE a life insurance policy!

**Fact or Myth - You have to pay taxes on the death benefit from a life insurance policy.**  
Myth - In almost ALL circumstances the benefits are paid without being taxed.

**Fact or Myth - If you don't have children, you don't need life insurance.**  
Myth - Most people have loans or mortgages and/or are supporting family members in some capacity. Life insurance protects your closest family from collectors and assures your closest family are taken care of.

**Fact or Myth - You can keep your group life insurance if you quit your job.**  
Myth - Some states require providers to offer the option of rolling over your coverage, but not all do. This is the benefit of having your own private policy. Not only is it yours, but its typically much less expensive than purchasing off of a group plan!



## Meet the Agent

Jayson V. Summers

"Before I became a specialized Agent, I didn't really know anything about insurance other than knowing it was required. I didn't know much about liability limits and what limits actually fit me properly. I didn't know the difference between Actual Cash Value or Replacement Cost. I had no clue what Law & Ordinance Endorsements were on homes or what the difference between term and whole life meant. Basically, any Agent could have handed me a policy and told me it was good and I trusted it. I'm betting there are a lot of people that are just like I was. After specializing in the field of insurance, I felt that it was time to educate my clients and even just be a resource for non-clients. I wanted to make "Insurance 101" a place for anyone to visit and learn about their insurance policies. So please come visit as I will write on the chalk board new information periodically. I appreciate your interest and as always if you have any questions just call me; even if you're not a client I am always happy to help!"



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