

Life Insurance

Protect What Matters Most

eSummers Insurance Agency provides life insurance to individuals in San Diego, Ventura, Temecula, Aguanga, Coachella Valley, Felton, and surrounding areas.

Your family is your responsibility and your life, and there is nothing better than watching them succeed and sharing in their ambitions, dreams, and conquests. But should something unexpected happen to you, you will want to be prepared for providing the assurance your family needs to keep their futures safe and sound. At eSummers Insurance Agency, we will work with you to keep your family protected in the event of your untimely death.

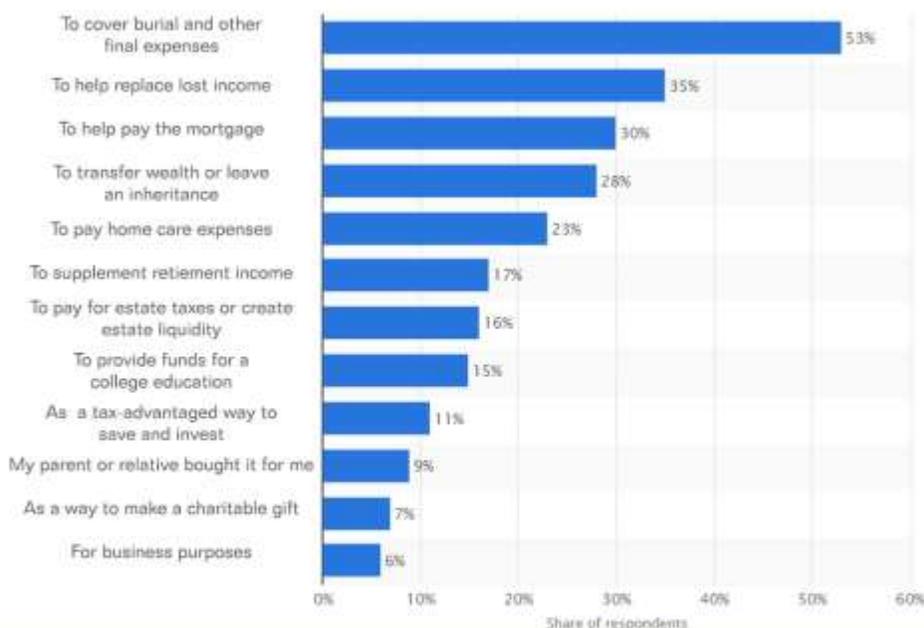
A proper Life Insurance policy can give you peace of mind knowing that your finances and beneficiaries are secure – from temporary to permanent coverage. At eSummers Insurance Agency, we understand that as things in your life change, so will your financial and insurance needs. That is why it is important to review your Life Insurance options with a specialist you can trust.

Whatever your situation, we offer Life Insurance options, such as:

- Individual Life Insurance
- Group Life Insurance
- Long-Term Care Insurance
- Mortgage Protection Insurance
- Disability Insurance
- Second-To-Die Policy
- Key Person (Key Men) Insurance

Why Life Insurance?

Reasons for owning Life Insurance in the United States in 2016



This statistic provides the major reasons for owning life insurance in the United States in 2016. During the survey, 53 percent of the respondents stated that the main reason for buying life insurance was to cover burial and other final expenses.

RESOURCE: <https://www.statista.com/statistica/381073/reasons-for-owning-life-insurance-usa/>

Life Insurance is one of the most important investments you can make. It is an investment in yourself and the future of your loved ones, and it is a way to secure your financial responsibilities to your family.

Your Life Insurance policy can be used to pay off debts and estate taxes, provide money for continuing mortgage payments, and keep your business up and running upon your passing. But most important, it can be used to ensure that your family's dreams for the future become realities.

Protect what matters most in your life with a policy from eSummers Insurance Agency.

Our Life Insurance Coverage Options Include...

Individual Life Insurance

Peace of Mind for you and your Loved Ones

Many individuals consider life insurance to be the cornerstone of a sound financial plan. And while no one likes to think about passing on, Life Insurance can relieve you of the financial worry your loved ones may face in the event of your passing.

Your beneficiaries will be able to use your Life Insurance policy to help pay for anything from expensive funeral costs and estate taxes to making up for lost income or funding your child's education. It can even be used to continue payments on your mortgage to help ensure that the family home stays in the family.



At eSummers Insurance Agency, we know that choosing a Life Insurance plan is a big decision with many important factors to consider. Our knowledgeable team of insurance professionals is committed to walking you through the process and providing you with the best insurance solution to give you and your family the peace of mind you deserve.

Types of Individual Life Insurance

eSummers Insurance Agency offers several different coverage options for your consideration: **term life**, **whole life**, **universal life**, and **variable life insurance**.

Term Life – This is typically the simplest and least expensive insurance option. Term life insurance provides coverage at a fixed rate for a specified period of time. It is a benefit policy that is used primarily to cover financial responsibilities of the insured, with the benefit to be paid only if the insured were to die during the specified term. Most term life policies can be converted to a more permanent insurance solution such as whole life, variable life, or universal life insurance.

There are *two types* of term life insurance:

- **Annual Renewable Term** is purchased for a period of one year, with the death benefit to be paid only if the insured were to die during that one-year term, along with the option to renew after the term period.
- **Level Term Life** guarantees a fixed premium for a given period of time, usually in terms of 10, 15, 20, or 30 years. Your premium is based on your age and coverage options, with longer terms being more expensive.

Whole Life – As the most common type of permanent insurance, a whole life policy guarantees a death benefit for the lifetime of the insured as well as a cash value account for savings. Your premium remains constant throughout the duration of the policy while payments over and above your premium are credited to your savings, which earn a fixed rate of interest.

Universal Life – Universal life policies are designed to be more flexible than other permanent Life Insurance. You are still guaranteed a death benefit for the duration of the policy as well as savings that accumulate cash value, but the flexibility of a Universal Life plan allows you to change certain aspects of your plan to accommodate life changes.

Depending on your options, you have the flexibility to change the overall value of the death benefit as well as the time and amount in which you pay your premium. This gives you the option to focus on building your policy's cash value, or pay a lower premium and focus on guaranteed protection. It is important to note that changes to your universal life policy can affect its guarantees and limits.

Variable Universal Life - With a variable universal life (VUL) Insurance policy, you get the same flexible benefits of Universal Life while being able to take advantage of potential economic growth in the stock market. Instead of creating a cash value for savings, the value of your VUL policy is invested in professionally managed funds that reflect the performance of the stock market. This also means that as the policy owner, you assume the risk and responsibility of monitoring your own investments.

eSummers Insurance Agency is here for you

There are many things to take into account when purchasing life insurance, and changes in your life situation can reflect changes in your insurance requirements. That is why it is important to carefully consider the different policy options and ensure that you have the right solution to meet your long-term life insurance needs.

An insurance specialist with eSummers Insurance Agency will review your current life insurance situation and help you design a policy to plan for the future.

At the end of the day, one of the biggest investments you can make is an investment in yourself.

Group Life Insurance

Your Employees are the Backbone of Your Business

Having an impressive benefit package is essential for maintaining a happy and productive workforce. Since Life Insurance is the foundation of every health package, employees look to their employer to provide that valuable coverage not only for themselves, but also for their families.

At eSummers Insurance Agency, we offer a variety of flexible Group Life Insurance solutions that benefit both you and your employees. As an employer, you can enjoy financial advantages such as income-tax deductible premiums and Life Insurance protection at a low group rate. Group Life insurance also can contribute positively to the productivity of your business by reducing employee turnover and strengthening employee morale and loyalty.

To learn more about the Group Life Insurance options available to your business, get in touch with a specialist at eSummers Insurance Agency. Our professional staff will gather information about your business and help design a plan that fits your needs and objectives for a desirable Group Life plan.

Get a Quote

INSTRUCTIONS: Click the “**Get A Quote**” button in the top menu bar on our [website](#), **fill out the form** and “**Submit**” or contact us at quote@esummersinsurance.com.

For all your insurance needs! No need to be hassled, leave the home, or pay more. Find out what you've been missing simply by filling out the quote form (attached). The small amount of time it will take to fill out each quote form could end up saving you BIG money in the months to come!

We're dedicated to providing quality insurance products that keep you protected. To request a quote, simply fill out the form below, choose your product of interest, and submit your request as instructed. One of our helpful agents will then contact you to discuss your needs. We appreciate your interest in eSummers Insurance Agency!



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