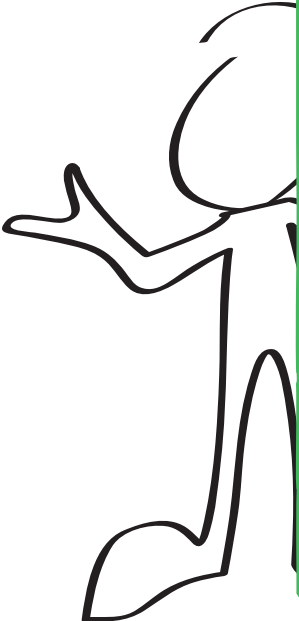


# Key Life Insurance Questions to Ask

The more you ask, the more you'll learn. Consider asking your parents these questions about life insurance.

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1. What type of life insurance policy do we have? (Term or cash value?)
  2. What is the overall coverage amount?
  3. How do the premiums change based on the coverage amount?
  4. What is the term of the policy? (10 years, 20 years, life?)
  5. What do the premiums cost?
  6. Will the premiums change over time? If so, how?
  7. Which company is the policy with?
  8. What is the A.M. Best rating of this life insurance company?
  9. How long has this insurance company been in business?
  10. What do you think about this insurance policy?