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How Life Insurance Can Protect Assets

After years of working hard to accumulate wealth, you want to know that you can protect what you have built.

How can insurance be a strategic tool for safeguarding your assets? Here are a few ways a life insurance policy can help:

- **Provide liquidity.** Life insurance can help you during your lifetime by providing a source of liquidity. Some policies allow you to take out a loan, which can help you with unexpected expenses or financial goals.
- **Fund long-term care.** Long-term care can be an expensive drain on your assets, cutting into inheritances. You can choose a life insurance policy that includes a long-term care provision, which allows you to use some of the policy benefits for care during your lifetime.
- **Cover outstanding debts.** Debt can significantly impact inheritances, but life insurance can be a safety net that shields your assets. The policy benefit can help cover debts after your death, alleviating the potential burden for your loved ones.
- **Cover inheritance taxes.** The beneficiaries of your assets could be responsible for inheritance taxes, depending on state law. Life insurance can help cover that expense so your loved ones don't have to take it out of their inheritance or their own savings.

- **Equalize inheritances.** Many worry about ensuring their beneficiaries receive an equal part of their assets after they die. But that can be difficult when assets like property and businesses are involved. The lump sum of life insurance can ensure an equal share among beneficiaries when other assets are too difficult to divide.

Life insurance is one part of the important process of estate planning. If you are thinking about the future, reach out to learn how to protect your assets and secure your legacy.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



ROI FINANCIAL
A Registered Investment Advisor

Lance Johnson | ROI Financial Advisors, LLC
CEO and Investment Advisor Representative
p. 503.941.5925 e. Lance.j.johnson@roi-fa.com
a. 14675 SW Millikan Way | Beaverton, Oregon 97003

[Facebook](#) | [Instagram](#) | [LinkedIn](#)

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