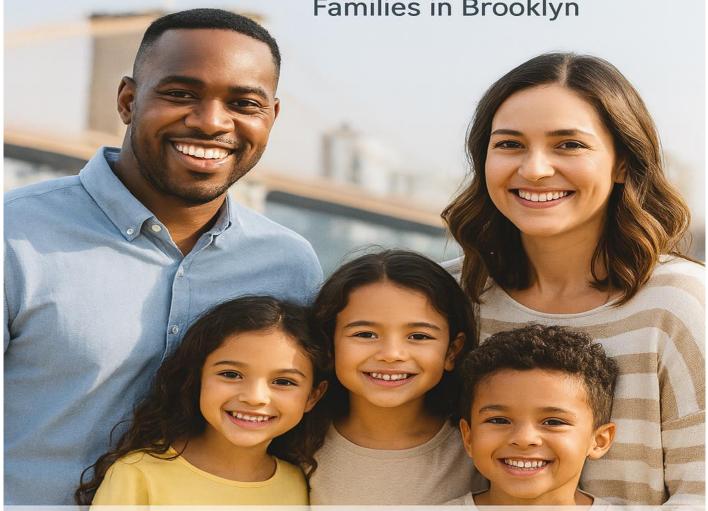
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A Simple Guide to Term Life Insurance for Young Families in Brooklyn



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Table of Contents

- 1. Why Term Life Insurance?
- 2. Who Needs It and When?
- 3. Term vs. Whole Life: Know the Difference
- 4. How Much Coverage Do You Need?
- 5. The "Buy Term and Invest the Difference" Strategy
- 6. What to Expect from a Consultation
- 7. Real Brooklyn Family Testimonials
- 8. Let's Talk at Your Kitchen Table (Literally or Virtually)
- 9. Book a Free Appointment (Clickable Link)

1. Why Term Life Insurance?

Term life insurance is affordable, simple, and smart.

It protects your family if the unthinkable happens — by covering:

- Mortgage payments
- Childcare and school tuition
- Everyday living expenses

Example: A healthy 30-year-old parent can get \$500,000 in coverage for about \$25/month.

- Young couples just starting out
- Parents with kids
- Homeowners
- Anyone with dependents

If someone depends on your income, you need coverage. The earlier you buy, the cheaper it is.

3. Term vs. Whole Life: What's the Difference?

Feature Term Life Whole Life

Coverage Duration 10, 20, or 30 years Lifelong

Monthly Cost Low 5–10x more expensive Purpose Income protection Insurance + savings

Recommended For Families, budget-conscious High-net-worth individuals

We believe in "**Buy term and invest the difference**" — get protection AND grow your money smartly.

4. How Much Coverage Do You Need?

Use this simple rule:

10x your annual income + debts (like mortgage or student loans)

Example: If you make \$75K/year and have a \$200K mortgage \rightarrow You may need \$950K in coverage.

We'll walk you through your exact needs during your appointment.

5. "Buy Term and Invest the Difference"

This strategy lets you:

- 1. Buy affordable term insurance
- 2. Use the **money saved** to invest and build wealth
- 3. End up with **more financial freedom** down the road

Why pay more for insurance when you could build a real financial future?

6. What to Expect from a Consultation

- No pressure. No jargon. No pushy sales.
- A 30-minute session over Zoom or in your home
- We'll explain your options using plain language

• You leave knowing how to protect your family — even if you don't buy anything

- "Arden made insurance simple. He came to our home and explained it like family. We felt confident, not confused."
- Lisa & Alethia S., Flatbush
- "I thought I couldn't afford insurance until I met Arden. He made it work within our budget."
- Anthony C., Bed-Stuy

8. Let's Talk at Your Kitchen Table

Whether that means literally at your kitchen table in Brooklyn or virtually on Zoom — I'm here to help.

I specialize in helping **introverted couples** who want **clear**, **respectful conversations** without being overwhelmed.

9. Ready to Take the First Step?

→ CLICK HERE TO BOOK YOUR FREE 30-MINUTE SESSION

Or call me directly: 646-978-6005

No pressure. Just a conversation that could protect your family's future.