Protect What Matters Most

TERM LIFE SPECIALIST
------ BUY TERM -------
INVEST THE DIFFFRENCE

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



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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.

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2. 👦👩👧 Who Needs It – and when?

- ✅ **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.

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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.

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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 → You may need $950K in coverage.

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

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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?

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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

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7. ♡ Real Brooklyn Testimonials

“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*

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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.

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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.