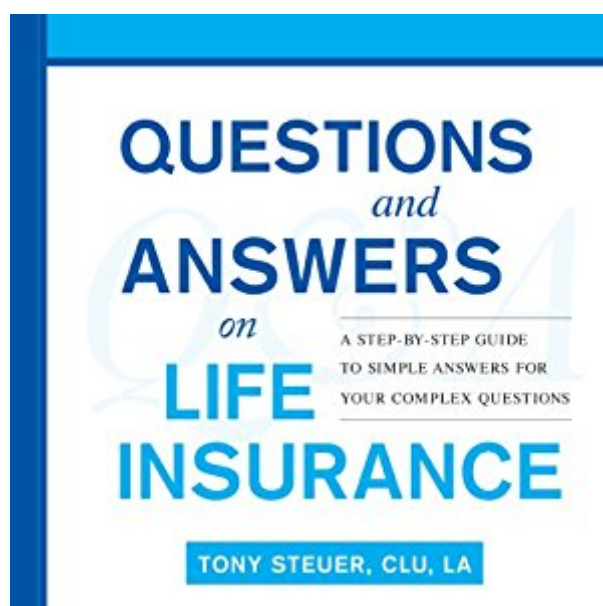


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# Questions And Answers On Life Insurance: The Life Insurance Toolbook



## Synopsis

Questions and Answers on Life Insurance is an extremely useful and one of a kind resource for anyone looking for a simple way to understand life insurance. It covers all the basics and the advanced information that you need to know. And all this in a format where you can go directly to the information you need without having to sort through information you're not looking for. Author Tony Steuer brings 17 years of experience in the life insurance. During this time Tony has guided clients with purchasing their life insurance and the ongoing maintenance of policies. He has also worked with professional advisors on reviewing their client's policies and determining needs. Tony has helped to keep client's, where possible, from unpleasant surprises. Questions and Answers on Life Insurance covers: Life Insurance Needs Planning Keeping your policy in force Company Evaluations Pitfalls to look out for Questions and Answers on Life Insurance is a valuable resource for anyone involved with a life insurance policy. It helps make a complex financial product understandable for consumers as well as financial advisors.

## Book Information

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## Customer Reviews

This is quite a useful reference both for the financial services professional and for the layperson with specific questions about life insurance. The question and answer format, user-friendly table of contents and reference tables make it easy to find the answers you are seeking. The writing is clear and easily understood. Life insurance industry jargon is explained in plain English. The book begins with the basics and moves on to progressively more complex questions. It delves into the minutiae without becoming tedious. It is comprehensive, covering most anything you might want - or not want-

to know about life insurance. Most readers will use the book to answer specific questions, but it is well enough organized to serve as a textbook for those interested in the complex field of life insurance. Overall, an excellent effort and worth the money.

"Questions and Answers on Life Insurance" is an excellent resource for anyone who is buying or has bought either "whole" or term life insurance. It is also a good reference for life insurance salespersons, financial planners, or those just interested in learning more about life insurance. The book answers questions regarding what type of policy is appropriate, how to deal with an insurance salesperson, what to expect in the underwriting process, and what steps one should take after buying life insurance. The book also contains many useful web site references and some sage advice relevant to life insurance and general financial planning. The question and answer format quickly directs the reader to a specific area of interest. The index and glossary are particularly complete. Mr. Steuer should be complemented on his thorough and interesting book. Overall, if you have the slightest desire to know more about life insurance, I highly recommend this book

I found this book to be very thorough, covering many important topics regarding life insurance. This book is very consumer friendly, as well as informative to a seasoned professional. There does not seem to be very much on the topic of life insurance in the marketplace and it is refreshing to see Mr. Steuer tackle these issues in a consumer friendly manner. I would be more than happy to recommend this book to anyone interested in learning about the life insurance industry. Many books are written on how to accumulate assets/wealth. More books, like this one, should tackle the issues of protecting financial assets.

Sooner or later, most of us buy life insurance. Unfortunately, darn few of us know enough to sort through the myriad of whole life and term insurance policy options when searching for the best policy to satisfy our present and future requirements. Anthony Steuer helps you do just that. Steuer demystified this complex subject. His topic isn't wildly exciting, but Tony made it reader-friendly by using a Q&A format. You may even, much to your surprise, find it interesting. If you're like me, sooner or later you'll prowl through the physical exam factors in Appendix D to research your specific medical conditions. Steuer's book is an invaluable tool for the consumer who needs to understand life insurance

Thank You, Mr. Steuer! I can now understand the mysterious world of life insurance and why it's so

important to be insured. Q&A on Life Insurance was written just for you and me in language that is simple and easy to understand. The best part, it's a non-biased reference without the sales pitch. I appreciate the easy to find answers. I don't have to dig through pages of information to find what I need. Readers will also appreciate that Mr. Steuer has taken the time to de-code and decipher traditional life insurance lingo. His book is filled with many useful definitions. I had several "ah-ha" moments myself. A definite MUST-HAVE for your private reference collection.

As other reviewers have already expressed, it is as informative as a text book, yet as readable as a novel. Lot's of good info covering almost everything from A to Z. I generally agree with the previous positive comments, so I will not repeat them. The book does have two glaring omissions. 1. It never addresses the differences between a Mutual Insurance company and other Shareholder companies. I thought the author would have pointed out the advantages and benefits of a mutual company. He does have the definition of a mutual company in the Glossary of Terms at the end of the book, but he should have devoted at least a few paragraphs to this important distinction. Kind of like writing a book on banking but not explaining the differences between a bank and a credit union. 2. In the preface he states that Life Insurance is not an investment. He never explains this in the book. There is a lot of books and chatter about self banking using life insurance that he should have addressed. The author states that it is a financial vehicle that can be used to pay for education and many other things. That sounds like an investment to me. He should have shown the difference between an investment and life insurance. It easily deserves five stars, if not for the two mentioned omissions. Thanks, Joe

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