



101 FOR MILITARY FAMILIES

Life Insurance Brief

Presented by

[Insuretheheroes.com](https://insuretheheroes.com)

Life insurance for the home front



WHO NEEDS LIFE INSURANCE

SERVICEMEMBERS



While the SGLI benefit is affordable it is often not enough coverage. Additionally, securing supplemental coverage early is helpful after separation.

MILITARY SPOUSES



The FSGLI military benefit of \$100,000 is almost always way too little coverage to insure all that military spouses do for their households.



VETERANS/RETIREEES

Upon separation you can choose the VGLI and/or the SBP. It's wise to shop rates to see what your options are before separation.

TIMING




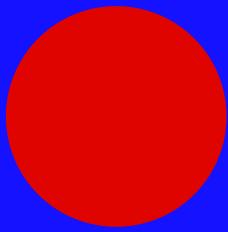
DURING SERVICE

Military members and their spouses are encouraged to secure supplemental life insurance while on active duty.

AFTER SERVICE

Veterans, retirees and their spouses need to secure life insurance that is affordable and compare rates against the VGLI/SBP. The VGLI is not available for spouses and has a time limit to apply without medical approval.

PROBLEMS



Here are the 3 biggest problems for military families when it comes to their life insurance coverage.

PROBLEM 1

Waiting to secure supplemental life insurance. It's good idea to secure it early. That way it's cheaper (and available) when you become a civilian family during separation/retirement.

PROBLEM 2

There is a lot of misinformation out there about what military families can and cannot get for life insurance. Find a company that specializes in helping military because you have options!

PROBLEM 3

Navigating the approval process can seem overwhelming. Especially when servicemembers are applying for or are receiving VA benefits. This is where a specialist comes in really handy.

NEXT STEPS

There are 4 basic steps to securing a life insurance policy. The most important one is step #2.

You have to answer quite a few questions to get an accurate estimate. Otherwise your rate can be a lot higher after you put in your application!

1

STEP 1

Calculate your coverage need

2

STEP 2

Complete a pre-qual survey

3

STEP 3

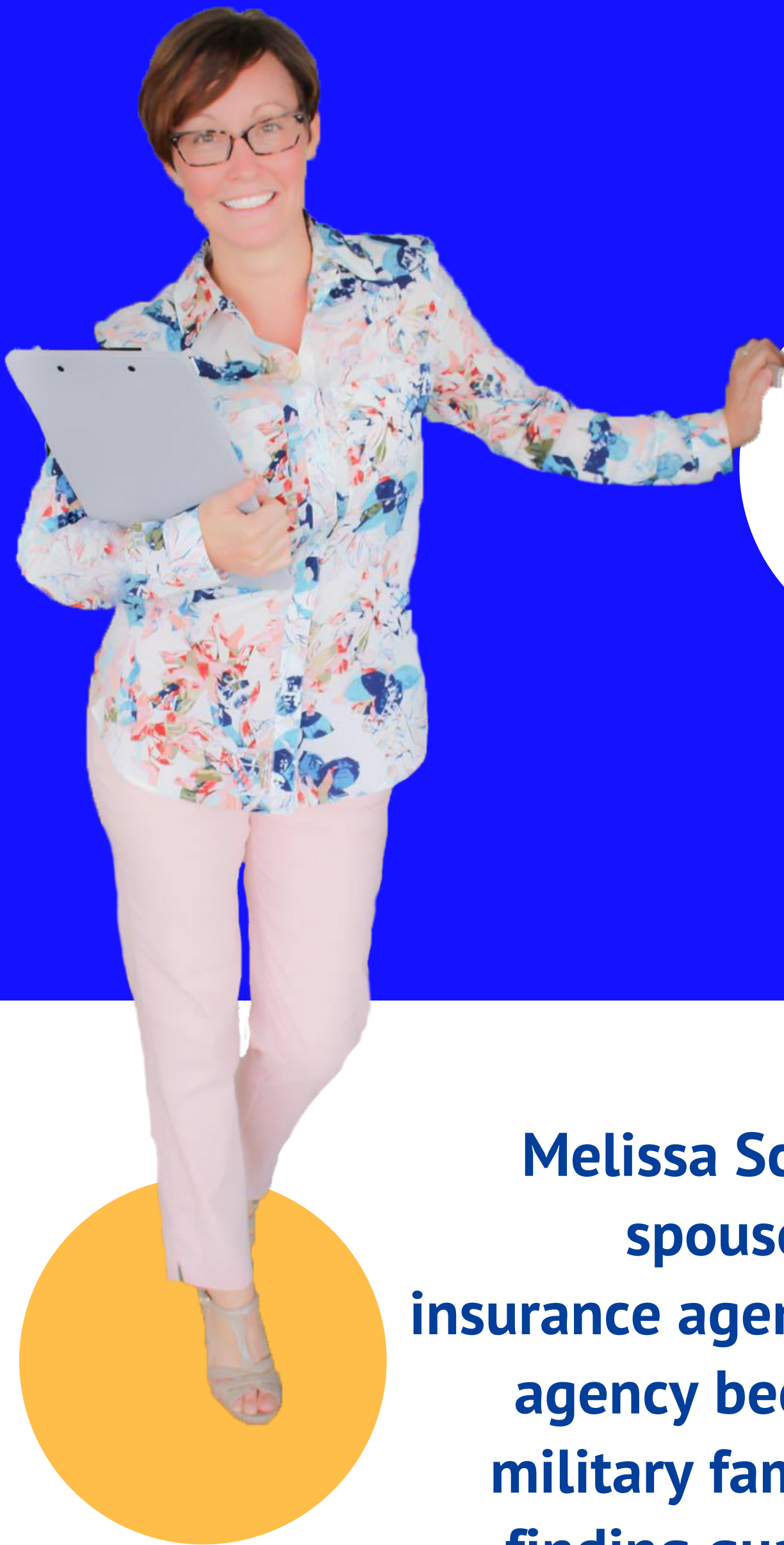
Shop around for quotes

4

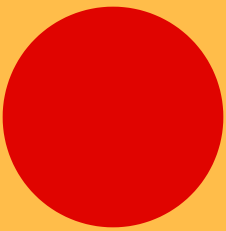
STEP 4

Apply and wait for approval

MEET MELISSA



Melissa Schreur is a military spouse and experienced insurance agent. She started her agency because she realized military families needed help finding quality life insurance protection. Many companies are not familiar with the military lifestyle and lingo! Many try to upsell clients cash value plans. Melissa doesn't do that! She takes an unbiased approach to each person's needs and wants.



SOLUTIONS

Here are Melissa's solutions!



SOLUTION 1

Affordable, supplemental life insurance options for military families on active duty. Easy to understand life insurance needs analysis and coverage consultation.

SOLUTION 2

A variety of life insurance carriers familiar with military occupations and health concerns. An upfront pre-qual survey!

SOLUTION 3

Military spouse life insurance broker familiar with the lingo of the lifestyle. Military friendly companies and coverage. Especially VA disability benefits.

TOP RATED LIFE INSURANCE COMPANIES



Insure The Heroes, Inc. is an independent life insurance agency offering quality coverage through reputable companies.

INDEPENDENT BROKERAGE

Here are some of the companies
Melissa works with to find
affordable coverage!



CONTACT MELISSA

Melissa Schreur, owns and operates Insure The Heroes, Inc. As an experienced insurance agent and military spouse she works hard to find the best for her clients.



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HELPFUL RESOURCES

LIFE INSURANCE CALCULATOR

Visit insuretheheroes.com/calculator to determine how much life insurance you should carry. Deduct your current coverage to see how much you are missing if anything. Run several calculations without submitting contact information.

READ MELISSA'S REVIEWS

Hear from satisfied customers who used Melissa as their life insurance broker. [Visit her reviews page to see for yourself.](#)

GET LIFE INSURANCE QUOTES

If you'd like to get a quote the best way is to contact Melissa. You can see prices [online by using her comparison quoter.](#)

FOLLOW UP VIDEOS VIA EMAIL



As part of this Military Life Insurance Brief you will be receiving short, life insurance tips via email over the next 8 weeks. Unsubscribe anytime! Although, many clients find the tips helpful during their life insurance shopping journey. You'll learn how to make sense of your options and set up the plan to your liking, no matter where you go for coverage. Reach out to Melissa anytime for questions.