

MANAGING YOUR MONEY \$

Good Agents Help Seniors

(NAPSA)—Despite the availability of the Internet and new direct-selling options, it can still take a good insurance agent to provide valuable help to America's seniors as they plan for the future.

"There's no replacing the agent when it comes to finding solutions for your financial needs," says Scott Perry, president of Bankers Life and Casualty Company, a national insurance company specializing in serving the needs of seniors. "Plain and simple, insurance can be complex and confusing. Not getting qualified help can be costly—not only for you but for your family as well."

Good agents can provide value to seniors with their:

Insight. Agents can help you confront life's realities and determine the insurance products that best meet your needs.

Knowledge. Agents, especially those who have expertise with seniors, are uniquely equipped to understand your distinct lifestyle and changing financial and health care needs. They can help you easily understand and evaluate options, saving you from having to research products and obtain premium rate quotes yourself.

Ongoing assistance. Relationships with good agents can not only pay off now, but in the future, too. After the purchase, agents can assist with policy questions and claim matters. Through regular reviews, they can ensure that your insurance coverage keeps pace with your changing needs.

Good agents are out there

"It's not hard to find a good agent," adds Perry, whose com-



pany has a nationwide career agent force. "However, consumers should carefully consider their choices to ensure a good fit and to get the maximum benefit from the relationship."

The Insurance Information Institute notes that good agents are key to buying the right amount and type of insurance at a rate that fits your budget. Among the things on the Institute's list that signal an effective agent:

Solid background—Your agent must be licensed by the state insurance department.

Understanding—Your agent should ask the right questions to understand your financial situation, including your attitudes about risk, as well as personal situations that might impact decisions about your financial goals.

Easy to work with—The agent should explain, in terms you easily understand, issues, options and how the coverage complements your financial program. You should never feel pressured into making a decision. Instead, your agent should work with you until you're ready to make a decision that's right for you.

For more information, visit www.bankers.com and click "Senior Resources."