



BUTLER
Vet Insurance

The Life Question...
How Much & Why

**Protecting Your
Most Valuable Asset**

Your Life & Income!!!

BUTLER VET INSURANCE

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NOTICE: This Proposal is valid for 30 days from the date on the cover page. It has been prepared expressly for your use and is intended to provide simplified explanations of your insurance program. The proposal is based on the values developed and exposures to loss disclosed to us in our prior discussions. This proposal does not preempt or take the place of the actual insurance contracts. Please consult your policy for specific terms, conditions and exclusions. In the event you should have a specific question concerning your insurance program, please consult our office for assistance.

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Butler Vet Insurance & Butler & Associates Insurance Agency

Butler Vet Insurance is an independent insurance agency, which means we represent more than one insurance company. We have chosen to work with some of the most respected local and national providers of personal & business insurance. We are able to offer you individualized insurance plans at competitive prices and to adapt your coverage as your situation or needs change. Helping you to be informed insurance consumers is a priority for our agency.

Our team of licensed agents is available by phone, email, text or video to answer your questions and discuss your coverages.

Agency Services:

Auto Insurance & More – Preferred and Risk Auto, Motor Homes, Travel Trailers, Boats, Motorcycles, Collector Cars, ATV's and Personal Watercraft

Home Insurance – Homeowners, Renters, Condo, Cabins/Seasonal, Landlords, Mobile Homes

Commercial Insurance – Small and medium sized businesses, Workers Compensation, Commercial Building & Property, Commercial Vehicles and Bonds

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Life Insurance

Life Insurance as *INCOME PROTECTION*

Protecting your income and replacing that on an annual basis for your loved ones is critical. If you only cover your outstanding debt odds are the money will run out long before the need does.

How Often Should I Review My Life Insurance?

As a general rule of the thumb, it's a good idea to touch base with your life insurance agent at least once a year or whenever a life change happens. A life insurance review will help ensure your coverage is at the right level to protect your loved ones.

How Much Do I Need?

How long would you like your life insurance to cover your existing income for your loved ones? The idea of using your life insurance as income replacement differs from the old school of thought being that you use your life insurance to pay off all your bills when you die. Most surviving spouses don't do that, instead they put the money in the bank and maintain the same lifestyle prior to your death spending the death benefit from insurance and the money runs out before the bills do. A better question is "how long do you want your income replaced for your surviving family members if you die?"

The amount shown is the amount of death benefit shown will be the amount if insurance you should purchase.

- Good** 10 years of income replacement
- Better** 20 years of income replacement
- Best** Lifetime income replacement

Estimated Annual Income

Age

Good

Better

Best

Sex

Death Benefit

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6% estimated rate of return on the death benefit if invested. To see if you qualify and how much insurance you need please schedule an appointment to speak with one of our licensed life agents to assist you in determining the proper protection.