

# Chaurcey Boyd

## Insurance Offerings/Solutions

- ✓ Hi! My name is Chaurcey. I am a Life/Health Insurance Agent licensed and appointed in Arkansas and Texas. I offer life, health, disability, cancer, and related insurance products and services. I will primarily focus on Life Insurance here; but, if you have a need for one of the other types of insurance please contact me so I can help you meet your needs/desires.
- ✓ **We can complete an application completely remotely/online to include e-signatures.**
- ✓ Life Insurance provides your love ones with a measure of temporal comfort from financial strain during time of and after your transition from this life. Would you like to discuss Life Insurance? How about another family member or friend?

- ✓ Point of Contact: Rev. Chaurcey Boyd, 903-280-5439, [cbis@cdboyd.org](mailto:cbis@cdboyd.org), [www.insurance.cbehs.com](http://www.insurance.cbehs.com)

## **Life Insurance Goals and Why Protection**

- ✓ Be a loving and responsible family member
- ✓ Provide family with peace of mind during times of death/difficulty
- ✓ Relieve love ones of financial burdens associated with burial expenses
- ✓ Have assets available during times of life emergencies (cash value loan)
- ✓ Terminal illness and long term care coverage available
- ✓ Social Security only pays \$255 as a lump sum death benefit; VA: \$300
- ✓ Average cost of funeral is about \$8K; cremation is about \$1K – \$2K less.
- ✓ Minimum Recommended Coverage is 10K; optimum is at least 15K since inflation rate is unpredictable

## Life Insurance Solution (General)

- ✓ Coverage available for child as rider or separate policy
- ✓ Coverage availability depends on age & type Ins. Desired;  
WL/Term

- ✓ Benefits do not decrease and premium never increase
- ✓ Policy cannot be canceled due to age or health changes
- ✓ Fully protected upon effective date for most policies
- ✓ Graded (1-3 Yr) benefit policies available
- ✓ Graded benefit policies: Usually No Exam, Minimum or No

### Questions

- ✓ Rates/coverage guaranteed as long as premiums are paid
- ✓ Standard/Preferred Rates; Smoker Rates may be higher
- ✓ Convenient Payment Options (Monthly EFT, Quarterly, Semiannually, Annually); Processing fee may be higher for non-EFT.

- ✓ 30-day free look period with right to cancel with full refund
- ✓ 31-day grace period to pay premium before policy lapses

### **What I Need From You**

- ✓ Personal Info
- ✓ Health Info (e.g., Smoker, etc.)
- ✓ Amount of Coverage Desired and Affordable
- ✓ Name of Beneficiary
- ✓ Signature and Date
- ✓ Children/Grandchildren Info If Applicable
- ✓ Bank Draft Info/Voided Check
- ✓ For most policies, no medical exam or blood work required;  
issuance depends on your answers to some health questions.