



1 Consider who depends on you



If you have anyone who depends on your income; partner, spouse, kids, aging parents, or even pets, consider getting some life insurance.

2 Lock in lower rates while you're young



Insurers look at your age, health, and family history to help determine how much to charge for coverage. Young, healthy people generally pay less.

3 Make sure your needs are covered



Buy a policy that will last as long as your needs. The amount you purchase should cover immediate obligations upon your death and replace your future income.

4 Don't be afraid to ask for help



Life insurance options can be confusing. Talk to a licensed agent (it's free) who can help you decide how much you need and what you can afford.