

# Auto Insurance Buyers Guide

*Insider Trading in the Life Insurance Market* [Flood Insurance Claims Handbook](#) **Buying Cars for Really Smart People** **Buyers' Guide and Industrial Directory of Chicago** **A Guide to Trade Credit Insurance** **Corporate Compliance Answer Book** **The Medicare Handbook** *Home Buyer's Guide* *Occupational Outlook Handbook* **Choosing a Medigap Policy 2013** **Southern California Business Directory and Buyers Guide** **The Insurance Buying Guide** *A Businessperson's Guide to Federal Warrant Law* **First Time Home Buyers Guide** *The Car Book 1999* **Guide for All-Hazard Emergency Operations Planning** [Loss Adjustment Manual \(LAM\)](#) **Consumer Reports** **The Consumers Union Report on Life Insurance** **The First-Time Homeowner's Handbook** **Home Buying Kit For Dummies** *Happily Insured* **Indiana Notary Public Guide** **The Official Guide to New Home Buying** [Home Builder's Guide to Coastal Construction - Technical Fact Sheet Series](#) **The Better World Shopping Guide: 6th Edition** [Real U Guide to Buying Your First Car](#) *Basic Guide to the National Labor Relations Act* **Home Buying Kit For Dummies 2020** **Collector Car Price Guide** [Essential Guide To Safe Investing](#) [Financial Peace Insurance For Dummies?](#) *The Complete Guide to Hassle Free Car Buying* **EntreLeadership A Consumer Guide to Buying a Franchise** **Buying a Car For Dummies** [The Impact of Auto Theft Trends on Auto Insurance Rates](#) **The First-Time Homeowner's Survival Guide** **She's on the Money**

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By searching the title, publisher, or authors of guide you truly want, you can discover them rapidly. In the house, workplace, or perhaps in your method can be all best place within net connections. If you take aim to download and install the Auto Insurance Buyers Guide, it is very simple then, back currently we extend the associate to buy and create bargains to download and install Auto Insurance Buyers Guide thus simple!

**The Insurance Buying Guide** Nov 23 2021  
Provides consumers with a step-by-step method for calculating how much insurance coverage they need and how much it will cost. Examples of common consumer situations show how brokers and agents evaluate necessary coverage. Case studies provide valuable tips for getting the coverage they need at prices they can afford. Includes worksheets.

*Happily Insured* Jan 14 2021 The only book on insurance you'll ever need! We face risks without realising their enormity - death, accidents, ill-health, burglaries, earthquakes, riots, fires and storms. Additional risks, such as the Coronavirus, come about with alarming irregularity to disrupt our lives. Look around and you will see many examples of the deep impact

these risks can have. A wage earner's premature death can put paid to their children's education; Chemotherapy can eat up your life's savings; an illness when overseas can leave you confused about how to get treated; heavy rains can flood your home; and an accident can cause litigation. *Happily Insured* provides an easy-to-understand, thoughtful approach to addressing those. The book is comprehensive, covering all your insurance needs (including those that you never imagined); practical and easy to understand. Insuring yourself carefully will give you the security and confidence needed to face the future. The confidence which is the secret to a happily insured life.

**Buying a Car For Dummies** Sep 29 2019  
Buying a car is never easy. Besides spending a sizeable amount of money on this investment,

your liveliness probably relies on this vehicle. You need to know that your car will get you from point A to point B in a timely and safe manner—so buying a lemon is not something you can afford to do. *Buying A Car For Dummies* is for you if you need to find out how to buy, sell, insure, drive, protect, or rent a vehicle. It doesn't matter how old you are (as long as you can legally drive and have a license), this book can make your experience with cars a smooth ride. *Buying A Car For Dummies* can help you save a truckload of money over the life of your vehicle as you find out all you need to know about new and used car ownership in this entertaining and informative reference guide. This dependable book covers all avenues of buying and owning a car, from negotiating a fair price to finding reliable insurance to saving money on routine servicing. You'll stay in the driver's seat as you discover how to: Calculate how much your current car really costs you Weigh the pros and cons of buying new or used Get the best trade-in, resale, or donation value for your vehicle Pick out a cherry and avoid lemons—expert advice for buying a reliable used car Determine what features and options you really need in a new car Get the straight scoop on financing or leasing your car Find an insurance policy and company you can trust Protect your automotive assets—from steering wheel locks to full-blown security systems With *Buying A Car For Dummies* as your guide, you can park your fears, frustrations, and anxieties as you discover how to decide between buying or leasing new wheels, how to negotiate with car dealers, how to foil car thieves and carjackers, how to protect yourself in a breakdown or accident, and how to protect your automotive assets with insurance, warranties, and service contracts. Plus, the book features a list of ten great automotive Web sites for pricing information, ratings, industry news, diagnostic troubleshooting, and more.

**She's on the Money** Jun 26 2019 Learn how to be smarter, more secure and independent with your money - with clear, practical steps on how to budget, clear debts, build savings, start investing, buy property and much more.

*The Car Book* 1999 Aug 21 2021 One of the nation's foremost auto consumer experts evaluates the 1999 cars and minivans in this

newest edition of the reference that has sold more than 350,000 copies. Easy-to-read charts rate each vehicle's overall performance, fuel economy, maintenance costs, crash-test results, and consumer satisfaction.

**The Better World Shopping Guide: 6th Edition** Sep 09 2020 Small enough to fit in your pocket, this practical little book will help you change the world as you shop! While we strive to make our vote count every four years, few of us realize that our most immediate power to shape the world is squandered on a daily basis. Every dollar we spend has the potential to create social and environmental change. In fact, it already has. The world that exists today is in large part a result of our purchasing decisions. The Better World Shopping Guide rates hundreds of products and services from A to F, so you can quickly tell the "good guys" from the "bad guys" and ensure your money is not supporting corporations that make decisions based solely on the bottom line. Drawing on decades of meticulous research, this completely revised and updated sixth edition will help you find out who actually "walks the talk" when it comes to: Environmental sustainability Human rights Community involvement Animal protection Social justice Small enough to fit in a back pocket or handbag and organized in a user-friendly format, *The Better World Shopping Guide* helps you reward companies who are doing good, penalize those involved in destructive activities, and change the world as you shop! Ellis Jones, PhD is the award-winning, bestselling author of five previous editions of *The Better World Shopping Guide*, and co-author of *The Better World Handbook*. A scholar of social responsibility, global citizenship, and everyday activism, he has dedicated himself to uncovering practical ways for people to make a difference in the world. He currently teaches at Holy Cross College in Worcester, MA.

**First Time Home Buyers Guide** Sep 21 2021 You Are About To Discover Insider Secrets That Will Have You Buying Your First Home Like A Real Estate Pro! You've been meaning to buy a home for a long time, but the very thought of it makes your insides twist and turn. On the face of it, the venture looks very risky, and a mistake of this magnitude could have you regretting for decades to come. After all, you've never bought

a home before, and real estate is an area filled with professionals of all kinds, all who might take advantage of a naïve buyer. And you don't want to be the type of person who gets taken advantage of. Perhaps you've told yourself the following: I could lose the savings of a life-time if I make a mistake A friend of mine recently had their home foreclosed on. It was horrible. I don't wish to suffer the same fate. I have never trusted bankers and mortgage brokers. How am I supposed to go into business with them? If you have had thoughts like these, this book is for you. In this Home Buying Guide book, you will discover: - How to analyze floor plans - The trick to buying a home with great resale potential - The truth about real estate agents - How to fire your agent - All about FSBO's, foreclosures, new construction, and MLS listed homes - What to look for when touring homes - The four most common negotiating strategies - The one thing more important to a seller than the price - How to write an offer that protects you - What repairs to request from the seller - How to force your loan officer to give you accurate pricing information and avoid a bait and switch at the closing table - Homeowner scams - All about mortgages, home warranties, homeowner's insurance, title insurance, and much more. So why don't you go ahead and order this book while you still have a chance.... Click Buy Now With 1-Click or Buy Now to get started!

*The Complete Guide to Hassle Free Car Buying*  
Jan 02 2020

**2020 Collector Car Price Guide** May 06 2020  
Car values fluctuate wildly, never more so than in our current economic environment. Pricing information is a must for collectors, restorers, buyers, sellers, insurance agents and a myriad of others who rely on reliable authoritative data. With well over 300,000 listings for domestic cars and light trucks, and various import vehicles manufactured between 1901 and 2012, this is the most thorough price guide on the market. This invaluable reference is for the serious car collector as well as anyone who wants to know the value of a collector car they are looking to buy or sell. Prices in this must-have reference reflect the latest values, in up to six grades of condition, from the esteemed Old Cars Price Guide database. New information for the most recent model year will also be added to our new

Old Car Report database.

*A Consumer Guide to Buying a Franchise* Oct 30 2019

**The First-Time Homeowner's Handbook** Mar 16 2021

The procedure of buying a home can be a scary experience. There are a lot of people to deal with, from a Realtor to attorneys to bankers. There's tons of paperwork with terms and vocabulary that read like a foreign language. In this new book you will find vital information and great strategies that will allow you to find your dream home faster and feel confident about the purchase. You will learn to avoid some of the most prevalent - and potentially dangerous and expensive - mistakes made by first-time home buyers. According to Money Magazine, "Over the past five years, home values nationally have risen 65 percent while the stock market has fallen." Now is the time to get into the real estate marketplace.

With the help of this comprehensive new guide, you will learn how to find the best opportunities, negotiating, financing, budgets, needs and wants, credit reports, home-buying timeline, the process of building a house, manufactured homes, real estate and mortgage glossaries, setting values, home warranties, homeowners insurance, creative financing, buying with little or no money down, closing, moving plans, walkthroughs, closing and settlement inspections, legal contracts, mortgages, what you can afford, deciding which neighborhood to choose, hiring a realtor, which government agencies can help, considerations for veterans, IRA use, hiring an attorney, the offer, calculating monthly payments, and escrow. This comprehensive resource contains a wealth of modern tips and strategies for financing and closing on a property. The author shows readers how to find out how much they're really worth, how to uncover unknown assets, and how to enhance credit ratings within six months, provides information and suggestions on everything from no-down-payment mortgages to finding the right agent. It leads you down the path to home ownership, one step at a time. Though you may be relatively cash-poor or have a less-than-perfect credit rating, you can acquire a mortgage and find the house you've always wanted. The companion CD-ROM is included with the print version of this book; however is

not available for download with the electronic version. It may be obtained separately by contacting Atlantic Publishing Group at [sales@atlantic-pub.com](mailto:sales@atlantic-pub.com) Atlantic Publishing is a small, independent publishing company based in Ocala, Florida. Founded over twenty years ago in the company president's garage, Atlantic Publishing has grown to become a renowned resource for non-fiction books. Today, over 450 titles are in print covering subjects such as small business, healthy living, management, finance, careers, and real estate. Atlantic Publishing prides itself on producing award winning, high-quality manuals that give readers up-to-date, pertinent information, real-world examples, and case studies with expert advice. Every book has resources, contact information, and web sites of the products or companies discussed.

**Buying Cars for Really Smart People** Sep 02 2022 *Buying Cars for Really Smart People: From Advance Preparation To Negotiating A Great Deal, To Surviving Finance and Insurance, This Book Is A Simple Car Buying Guide For Everyone* By: Jeffrey G. Yonek, J.D. Knowledge is power, and knowing how auto dealerships make their money can help you save money negotiating a great deal on your next vehicle purchase. With potentially thousands to gain or lose, *Buying Cars for Really Smart People* is a simple guide for anyone who wants to save money when buying their next new/used car or truck. Based on the author's own unique and vast car buying experience, this handy how-to guide provides buyers with an intuitive perspective on how to navigate the negotiating process, along with surviving finance and insurance, when signing the final paperwork.

**Indiana Notary Public Guide** Dec 13 2020 A notary is a public official responsible for independently verifying signatures and oaths. Depending on how a document is written, a notarization serves to affirm the identity of a signer and the fact that they personally executed their signature. A notarization, or notarial act, officially documents the identity of a party to a document or transaction and the occasion of the signing that others can rely upon, usually at face value. A notary's authentication is intended to be reliable, to avoid the inconvenience of having to locate a signer to have them personally verify

their signature, as well as to document the execution of a document perhaps long after the lifetime of the signer and the notary. An oath is a sworn statement. In most cases a person will swear that a written statement, oral statement, or testimony they are about to give is true. A notary can document that the notary administered an oath to an individual.

*A Businessperson's Guide to Federal Warranty Law* Oct 23 2021

*Basic Guide to the National Labor Relations Act* Jul 08 2020

[Insurance For Dummies?](#) Feb 01 2020 *Insurance For Dummies* introduces readers to the basics — as well as the more complicated issues — of every kind of insurance. Packed with expert advice and step-by-step guidance, it shows you how to find the right amount of protection at the best possible price, for your life, health, car, home, and anything else you can think of. Thinking about insurance makes many people cringe with fear; this handy guide makes insurance make sense. It demystifies complicated policies and points out all the traps and pitfalls you need to avoid when buying coverage. Whether you're a homeowner or a small business owner or you just need a basic policy for your car, you'll find all the advice you need on: Managing your risk Reducing your liability Insuring a home business Buying an umbrella policy Dealing with insurers and filing claims Assessing your life insurance needs Deciding between group and individual policies Author Jack Hungelmann uses his twenty-five years of experience in the insurance industry to make buying insurance as simple as possible — even for those who've never bought a policy in their lives. Armed with the kind of straightforward, commonsense knowledge and advice you'll find here, you'll be able to handle any insurance question that comes up. Keep it on your reference shelf for quick-and-easy answers for all your insurance-related questions: Everything you should know about auto insurance Choosing cost-effective deductibles Picking the right property coverage for your home Estimating the value of your assets Insuring valuable portable items and collectibles Special advice on insuring condos and townhouses Getting the most coverage at the best price Filing claims and getting back the

most Plus, online insurance resources Knowing what kind of coverage you need for yourself and your possessions is a complicated process. With more competition than ever in the insurance business, finding a great deal on the coverage you need can be a challenge. Insurance For Dummies is the fun and friendly guide that gives you with all the essential knowledge it takes to get the maximum coverage at the minimum price.

*Home Buyer's Guide* Mar 28 2022 WHAT TO CONSIDER IN THE HOMEBUYING PROCESS • Be Mindful of Your Credit Profile • Don't try to Time the Market • Research the Neighborhood • Think Long-Term & Think Re-Sale • Look at all your Expenses • Look beyond Staging • Never Buy the most Expensive home on the Block • Type of Home You Want to Buy • Rank Specific Features You're Looking For • Size of Mortgage You Qualify for • Mortgage Process • Estimate Budget • Obtain Pre-Approval Letter for a Loan • Choose a Mortgage Type • Complete Mortgage Application • Conduct Current Home Appraisal • Mortgage Process and Underwriting THE BUYING PROCESS-WHAT DOES IT INCLUDE? • Finding a Home • Considering Financing Options • What type of Mortgage is right for me? • Making an Offer • Multiple Offers • Obtaining Home Inspection • What home inspectors cover in your Home Inspection? • Title Insurance • Who pays for what? Seller/Buyer Responsibilities • 30 Day Escrow - Timeline HOW DOES A REAL ESTATE AGENT HELP YOU BUY? • The Homebuying Process is Time-consuming • You Have Limited Access to Online Listings • Understanding the Market is Difficult • Look for Experienced Agent • Uses the Right Tools • Is Visible in the Real Estate Community • Uses Unique Value Proposition to Show the Best Homes • Communicates with the Sellers Agent • Monitors Your Mortgage Commitment • Helps You Find a Home • Determines the Right Locations • Negotiates Offers • Market Conditions • Finances/ Timeline of the Buyers • Negotiates the Price • Inspects the Home • Negotiates within Reason • Negotiate Home Inspection Repairs • Makes Closing Process Smooth • Arrange Final Walkthrough • Walkthrough, • Close of Escrow, Keys • Congratulations! • Santa Cruz County Statistics/Absorption rate •

Checklists/Worksheet

### **The First-Time Homeowner's Survival Guide**

Jul 28 2019 A stress-free guide to caring for your biggest investment. For many new homeowners, the euphoria that comes with buying the perfect new house can soon turn into total panic. First-time buyers often feel overwhelmed by the amount of maintenance their new home requires—not to mention the nasty problems and surprises that seem to be lurking around every corner (and in every wall). Finally, author and real estate guru Sid Davis provides the antidote for the common worries that plague every new owner. From easy repairs to seemingly insurmountable projects, readers will discover sanity-saving advice on: • improving roofing, siding, walkways, and driveways • fixing or replacing appliances and fixtures • refinancing tips and traps • reducing the costs of home ownership and maintenance • lowering property taxes • working with contractors and not getting taken • insurance tips • budgeting for the unexpected Owning a home should be exciting, not terrifying. Now with this reassuring guide, novice homeowners can experience all of the joy, and none of the trepidation, that comes with having a place of their own.

[Flood Insurance Claims Handbook](#) Oct 03 2022

[Real U Guide to Buying Your First Car](#) Aug 09 2020 A car buying guide for first-timers includes advice on arranging financing, deciding about optional equipment, shopping around for the best deal in auto insurance, and more.

[Loss Adjustment Manual \(LAM\)](#) Jun 18 2021

[Essential Guide To Safe Investing](#) Apr 04 2020 A comprehensive, 138 page guide on all aspects of personal finance, including financial planning, taxes, credit, insurance, and home finance.

**A Guide to Trade Credit Insurance** Jun 30 2022 'A Guide to Trade Credit Insurance' is a reference book on trade credit insurance, written from an international perspective. It is a compilation of contributions from various authors and reviewers drawn from ICISA member companies. The book provides an overview of the whole process regarding trade credit insurance, including the history of trade credit insurance, trade credit insurance providers, the underwriting process, premium calculation, claims handling, case studies and a glossary of terminology.

**The Medicare Handbook** Apr 28 2022

*Occupational Outlook Handbook* Feb 24 2022

**Buyers' Guide and Industrial Directory of Chicago** Aug 01 2022

**Choosing a Medigap Policy 2013** Jan 26 2022

This guide helps people with Medicare understand Medigap (also called Medicare Supplement Insurance) policies. A Medigap policy is a type of private insurance that helps you pay for some of the costs that Original Medicare doesn't cover.

**Consumer Reports** May 18 2021 Consumers Union, the publisher of Consumer Reports, has been an influential and defining force in American society since 1936. The organization's mission has remained essentially unchanged: to work for a fair, just, and safe marketplace for all consumers. The Consumers Union National Testing and Research Center in Yonkers, New York, is the largest nonprofit educational and consumer product testing center in the world. In addition to its testing facility in Yonkers and a state-of-the-art auto test center in Connecticut, the organization maintains advocacy offices in San Francisco, Austin, and Washington, D.C., where staff members work on national campaigns to inform and protect consumers. In addition to its flagship publication, Consumer Reports, Consumers Union also maintains several Web sites, including [www.ConsumerReports.org](http://www.ConsumerReports.org) and [www.ConsumersUnion.org](http://www.ConsumersUnion.org), and publishes two newsletters--Consumer Reports on Health and Consumer Reports Money Adviser--as well as many special publications.

[Home Builder's Guide to Coastal Construction - Technical Fact Sheet Series](#) Oct 11 2020

**The Official Guide to New Home Buying** Nov 11 2020 This is a book you will use as a tool to assist you in new home buying. You will learn that buying a new home is not as complex as it might appear. By having an understanding of the process of new home buying, your experience will be one of knowledge not of ignorance. Lynda Michaels answers questions and more in this accessible and practical book. She explains and guides you through the new homebuying process and teaches you to communicate effectively with your realtor, sales person, contractor and builder. She emphasizes the importance of recognizing the need to understand why and

where to buy a home and how to prevent buyers remorse. Throughout the book she draws upon her personal experience and provides information that is most often requested by new home buyers, especially first time home owners. This book is a valuable tool for anyone looking for a new or used home, because the information provided can be used by any one looking for a home anywhere.

[The Impact of Auto Theft Trends on Auto Insurance Rates](#) Aug 28 2019

**Home Buying Kit For Dummies** Jun 06 2020 America's #1 bestselling home buying guide Are you looking to buy a house, but don't quite know where to begin? Have no fear! This new edition of Home Buying Kit For Dummies arms you with Eric Tyson and Ray Brown's time-tested advice and strategies for buying a home in current market conditions. Packed with valuable tips for getting the best deal on your new home and navigating an ever-changing housing market, it shows you how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications. Thanks to looser lending standards, lower down payment mortgages, and a wider selection of homes to choose from, first-time homebuyers are making a comeback in the housing market. But if you don't know a Colonial from a counter offer, the process of buying a home can be daunting. Luckily, this bestselling guide is here to take the confusion out of the process! In plain English, it provides step-by-step guidance for buying the home of your dreams, from inspecting a property to evaluating a location to making sense of loan applications, tax documents, and counter offer forms. Negotiate your best deal and obtain a lower down payment mortgage Improve your credit score Make sense of changing lending standards Take the confusion out of lending laws, mortgage rates, and marketplace conditions Whether you're a renter, investor, or current homeowner, everything you need to plant roots in a new home sweet home is just a page away.

**EntreLeadership** Dec 01 2019 From New York Times bestselling author and nationally syndicated talk radio host Dave Ramsey comes the secret to how he grew a multimillion dollar company from a card table in his living room. If you're at all responsible for your company's

success, you can't just be a hard-charging entrepreneur or a motivating, encouraging leader. You have to be both! Dave Ramsey, America's trusted voice on money and business, reveals the keys that grew his company from a one-man show to a multimillion-dollar business—with no debt, low turnover, and a company culture that earns it the "Best Place to Work" award year after year. This book presents Dave's playbook for creating work that matters; building an incredible group of passionate, empowered team members; and winning the race with steady momentum that will roll over any obstacle. Regardless of your business goals, you'll discover that anyone can lead any venture to unbelievable growth and prosperity through Dave's common sense, counterculture, Entrepreneurship principles!

**Home Buying Kit For Dummies** Feb 12 2021  
America's #1 bestselling home buying guide  
Want to buy a house, but concerned about the real estate market? Have no fear—Home Buying Kit For Dummies arms you with Eric Tyson and Ray Brown's time-tested advice and updated strategies for buying a home in current market conditions. You'll discover how to find the right property, make smart financial decisions, and understand the latest lending requirements and tax implications. You'll discover how to take advantage of low home prices, navigate tighter lending requirements, and take advantage of the newest resources available to home buyers and new owners. Plus, the bonus CD-ROM is chock-full of information, materials, and resources for first-time buyers and savvy investors alike. All the forms and paperwork needed for buying a home, including: loan applications, appropriate tax documents, counter offer forms, and more Worksheets and calculators for comparable market analysis, budget, mortgage, property taxes, and more Printable home buying checklists for hiring an agent, home inspections, and questions to ask during home visits Home Buying Kit For Dummies is for the millions of home-buyers throughout the U.S. who need a fun and easy guide to navigating the complexities of purchasing and owning a home.

**Corporate Compliance Answer Book** May 30 2022  
Representing the combined work of more than forty leading compliance attorneys, Corporate Compliance Answer Book helps you

develop, implement, and enforce compliance programs that detect and prevent wrongdoing. You'll learn how to: Use risk assessment to pinpoint and reduce your company's areas of legal exposure Apply gap analysis to detect and eliminate flaws in your compliance program Conduct internal investigations that prevent legal problems from becoming major crises Develop records management programs that prepare you for the e-discovery involved in investigations and litigation Satisfy labor and employment mandates, environmental rules, lobbying and campaign finance laws, export control regulations, and FCPA anti-bribery standards Make voluntary disclosures and cooperate with government agencies in ways that mitigate the legal, financial and reputational damages caused by violations Featuring dozens of real-world case studies, charts, tables, compliance checklists, and best practice tips, Corporate Compliance Answer Book pays for itself over and over again by helping you avoid major legal and financial burdens.

**Southern California Business Directory and Buyers Guide** Dec 25 2021

Financial Peace Mar 04 2020 Dave Ramsey explains those scriptural guidelines for handling money.

**Guide for All-Hazard Emergency Operations Planning** Jul 20 2021 Meant to aid State & local emergency managers in their efforts to develop & maintain a viable all-hazard emergency operations plan. This guide clarifies the preparedness, response, & short-term recovery planning elements that warrant inclusion in emergency operations plans. It offers the best judgment & recommendations on how to deal with the entire planning process -- from forming a planning team to writing the plan. Specific topics of discussion include: preliminary considerations, the planning process, emergency operations plan format, basic plan content, functional annex content, hazard-unique planning, & linking Federal & State operations.

**The Consumers Union Report on Life Insurance** Apr 16 2021

*Insider Trading in the Life Insurance Market*

Nov 04 2022 Insider Trading in the Life Insurance Market A Smart Buyer's Guide How to reduce or eliminate agent commissions and keep

the money in your policy Who Should Read this book-Becoming a Smart Buyer Anyone buying life insurance from an agent Independent life insurance trustees Family office advisors Estate and business planning advisors Corporate insurance buyers Value Proposition For buyers Immediate savings of two annual premiums For Advisors Attract smart buyers Increased compensation to reflect new skills What others have to say about this book: Chuck Hinnertakes the mystery out of life insurance pricing and takes great pains to show each customer where their money goes. Life insurance companies have allowed agents to reduce commissions for thirty years, but few buyers know that, and fewer agents offer discounted commissions which can be up to 95% less than retail. If you advise clients

on life insurance issues you need to read this book which is incisive and to the point. Hinnert pulls no punches and most importantly delivers what he promises. Michael Dubis, CFP Fee-only financial planner Wisconsin Your policy design save me the upfront equivalent of two annual premiums. Where were you twenty years ago? I hope the book helps someone else down the line as they attempt to figure out what works best for them and as they muddle through all the insurance jargon! Dr Frank LoRe New York We have worked with Chuck Hinnert for three decades to find the best solutions for our mutual clients. He puts the best interest of our clients first by offering the best products to fit our clients' needs. Readers of this book should beat a path to his door. David W. Reinecke Partner Foley & Lardner LLP