Retiring? 6 insurance questions to ask yourself.



Retirement.

Instead of working 9 to 5, you're clocking in hours and hours of personal time. Instead of commuting to and from, you're traveling near and far.

For many people, it's an entirely new time of life, and it often makes for an entirely new kind of life. But, while you're planning what you'll do next, don't forget to make sure your insurance is in order — because like life, coverage can change, too.

If you've recently retired, ask yourself these six questions about your insurance needs:

1. **Are you downsizing?** If now's the time for a new nest, it's time for new home insurance, too.
2. **Are you moving to another state?** Going to a warmer climate? Getting the vacation home you've always dreamed of? Whatever the case may be, make sure you're still covered.
3. **Are you setting sail?** With your newfound free time, you should do the things you love. If boating is one of them, take a second to review your policy before you reach the water.
4. **Are you buying a new car?** Trading in the family sedan for a sports car, or even a classic car? First, get a car insurance quote from your agent.
5. **Do you have life insurance?** If you're no longer earning an income, you may think you don't need life insurance. After all, right now, no one is financially dependent upon you. But, having life insurance still has immense benefits. Not only can it cover the costs of your funeral and burial expenses, it can be used as an inheritance.
6. **Have you named your beneficiaries?** Take a look at your most important policies. Are your beneficiary designations up to date? They should all name a living person, trust, estate, or a combination.

For help determining your individual insurance needs, talk to us. Find an independent agent near you, then strike up a conversation.