

LIFE & DISABILITY INSURANCE

Protection for you
and your family.



SiebertInsurance



**Here to help
you protect
what matters
most.**

About Our Insurance Services

Siebert Financial Corporation provides a full range of brokerage and financial advisory services through its subsidiaries. Siebert Insurance and annuity investments are offered through Park Wilshire Insurance., A wholly owned subsidiary of Siebert Financial Corporation.

Our mission is to provide excellent customer service, quality asset protection and provide customized insurance programs tailored to the specific needs of businesses and individuals.

We will provide a comprehensive asset analysis which entails an in-depth review of your current commercial & personal Insurance policies. Our goal is to ensure that your assets are well protected.

Our Insurance services provide clients with specialized coverage and services worldwide.

An important portion of your plan for the future.

Life insurance is part of the foundation of a sound financial plan. It can help you protect your assets and the people who rely on you financially. That's why Siebert Insurance offers a variety of life insurance products to accommodate your needs. Our partnerships and industry knowledge can give you access to life insurance products for income replacement, family protection, estate planning, or alternative investments.

Who Should Have Life Insurance

- ✓ People with children
- ✓ Married couples or soon-to-be-married couples
- ✓ Single people who support siblings or aging parents, or who have debt they wouldn't like passed on to relatives

Life Insurance May Help your Family:

- ✓ Maintain their standard of living
- ✓ Pay off debts
- ✓ Establish a college savings account for your children



Life Insurance

An unexpected injury, accident or illness can dramatically reduce the income a professional will make in their career. Insurance can protect an individual, their family, or their organization in the event of a catastrophic event. Our clients benefit from team experience and strong carrier relationships to ensure the broadest terms.

Keeping up with life's changes.

A lot can change in a year—your job, kids going to college, your home, new possessions, maybe even a new business—and it's important to have an annual review to make sure your financial plan and any coverage is still on pace with your family's changing financial priorities.

Find the Right Insurance For You

The insurance products available through our insurance services include, but are not limited to:

WHOLE LIFE INSURANCE



Whole life insurance is a type of permanent life insurance that accumulates cash value.

UNIVERSAL LIFE INSURANCE



Universal life insurance has premiums that are comparable to term life insurance. Unlike term and whole life, the premiums and death benefit can be adjusted over time.

TERM LIFE INSURANCE



Term life insurance lasts a certain number of years, then ends. You choose the term when you take out the policy. Common terms are 10, 20, or 30 years.



Our Insurance Specialists are not only here to help you create your plan, they will review it with you annually, or whenever any changes occur.

We are here to help you protect the here and now!



Whole Life Insurance

Whole life insurance guarantees payment of a death benefit to beneficiaries in exchange for level, regularly due premium payments. The policy includes a savings portion, called the “cash value,” alongside the death benefit. In the savings component, interest may accumulate on a tax-deferred basis. Growing cash value is an essential component of whole life insurance.

Life Insurance Benefits:

A Life Insurance policy assures that you will receive the face amount of the policy, providing immediate security to you and your loved ones.

- ✓ Affordable coverage for your entire life
- ✓ Level, fixed premium rates that will never change
- ✓ Cash value accumulation on a tax-deferred basis
- ✓ An option as part of your estate planning, including funeral expenses
- ✓ The comfort that comes from knowing that you have secured the future for those counting on you

Protect Your Family
for a Lifetime
with a Whole Life
Insurance

Make the most of your insurance.

Take advantage of our insurance network, providers and options to support all your insurance needs.

Universal Life Insurance

Your life changes, so you need options that can help you keep up. A universal life insurance policy offers permanent life insurance with flexible premiums. This allows you to adjust the amount you pay each year – even month to month – as long as you have enough account value.

1 Death Benefit:

Universal life insurance provides permanent coverage so that in the event of your passing, your family is protected. Some universal life policies offer an option to guarantee the death benefit as long as specified premiums are paid.

2 Flexible Premiums:

As long as there is enough value in your policy to cover the cost of insurance and administrative charges, you can decide how much to pay within certain limits. This means you have the option to pay extra sometimes, and less when you might need to.

3 Build Account Value:

Depending on the coverage you choose to pay, your account may build value. And if your account builds enough value, you can borrow from your policy for any reason you choose.



Term Life Insurance:

Term life Insurance is affordable and your payments remain the same for the amount of time that works best for you. This way, you decide how long your loved ones need financial protection. And if those needs change, many term policies have the option to convert to a permanent life insurance policy.

Things you Should Know About Term Life Insurance

- Provides financial protection for a specific period of time, usually 10 to 40 years.
- Often used when you anticipate your family's need for coverage lessening in the future.
- Usually less expensive than permanent life insurance.
- Does not build cash value.
- Premiums can increase once your initial coverage period ends – so be sure to plan for the end of your coverage period.

Common Uses for Term Life Insurance

- Income Replacement
- Children's Education
- Divorce Settlement
- Mortgage Payoff
- Student Loan

Disability Insurance

Disability Insurance is a type of insurance product that provides income in the event that a policyholder is prevented from working and earning an income due to a disability.

An accident or illness that prevents you from working can be financially devastating. Disability insurance helps you pay bills and cover your expenses when you can no longer work due to injury.

The insurance products available through our insurance services include, but are not limited to:

- Permanent Total Disability
- Loss of Value Disability
- Key Person Life & Disability
- Buy/Sell Life & Disability
- Group Life & Disability
- Long Term Care
- Short Term Care







Contact Us:

800.993.2022

www.siebert.com/insurance

We'd love to
hear from you.

*For informational purposes only.

Before purchasing any insurance policies, consider your investment objectives, risks, charges and expenses of the policy and its options. Each insurance policy is unique to every client and their insurance needs. Request and read all offering materials including a summary of your coverage prior to purchasing to be sure it meets your objectives and insurance needs. To determine which insurance policy is right for you, consult with a professional insurance specialist and complete an asset and current/new coverage review. Insurance Policies are not FDIC, SIPC or NCUSIF insured and are not insured by any other Federal Government Agency. Any coverage is subject to the issuing insurance company.

The information provided on our website, brochures and marketing material is not intended to make a recommendation or solicitation that you purchase an insurance policy and is solely intended present insurance services provided by Siebert Financial.

Carefully read any proposed insurance coverage for costs and fees and be sure that all of your questions are answered by a professional licensed insurance specialist before committing to an insurance plan. Insurance coverage varies based on type of coverage, the issuing insurance company, the type of insured assets and each U.S. states insurance laws.

Personal, Commercial, Life & Disability insurance is offered through Park Wilshire Insurance ("Siebert Insurance") a wholly owned subsidiary of Siebert Financial Corporation. Park Wilshire Insurance is a registered insurance agency who provides individuals with insurance policies by different providers and affiliates. Insurance policies and products are provided by the insurance company; not all plans or policies are the same.

Siebert Financial Corporation is the parent company of Muriel Siebert & Co., LLC. Personal, Commercial, Life and Disability Insurance policies are offered through third party insurance companies, which are not affiliated with Park Wilshire Insurance Muriel Siebert & Co., LLC. or Siebert Financial Corporation and its subsidiaries.

For more information, call us at 800-993-2022 to speak with a licensed insurance specialist.

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