

Permanent Life Insurance Discounted for NJPHA

Members of NJPHA have an opportunity to obtain valuable life insurance coverage at discounted rates

Universal, Indexed Universal and Variable Universal Products will provide the waiver of total premium charge in all years.

If you were to get disabled, the insurance company would make your premium payments for you.

Don't rely on just your term life insurance or group life insurance provided by your employer. Individual life insurance can provide tax advantages for you and your loved ones.

How much Life Insurance do you need?

Your Age	Recommended (Multiple X annual income)	Maximum Available
20-30	15 X	20 X
31-40	15 X	20 X
41-50	10 X	15 X
51-60	7 X	10 X
61-65	5 X	7 X
66 or Older	3 X	5 X

For a free quote or comparison to your current coverage, please
Provide your information below and fax or email to:

Sean Callahan
Callahan Financial Group
(973)575-5756 fax
(973)575-5755 phone
callahanfinancial@yahoo.com

Trust

Experience

Commitment

Name: _____

Email: _____ Phone # _____

Date of Birth: ___ ___ ___ Gender: Male___ Female___

Height: ___ft ___in Weight: _____

Tobacco Use: _____ Type: _____

Desired Coverage Amount: \$ _____

Guaranteed Term Period: 10 20 30 to age 100

Current Coverage amount: _____

