

# Begus Insurance Group Emphasizes the Importance of Final Expense and Term Life Insurance

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[/EINPresswire.com/](#) -- [Begus Insurance Group](#) Emphasizes the Importance of [Final Expense](#) and [Term Life Insurance](#)

The unofficial public education campaign surrounding the importance of life insurance continues.

Meet Dwight Lee of Begus Insurance Group, who believes in spreading awareness on the importance of Final Expense, Term Life Insurance, and Medicare Supplements in your life as you get older.

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The team at Begus Insurance Group dedicates themselves to ensuring their clients understand that their insurance needs are not static. As your life changes, so too will your insurance needs. After having a conversation and understanding your financial needs and personal needs, the team will make recommendations about the products they believe will serve you best. According to Dwight, "My team and I take pride in the fact that our approach is not of high-pressure sales. Instead, we help you understand the products available to help alleviate the concerns you have regarding your family and loved ones' financial stability, all while staying within your budget."

The Services offered

Term Life Insurance – This type of insurance provides a death benefit if the beneficiary dies during a specified term. There are many benefits of buying term life insurance, including paying



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out a lump sum to your family should you pass within the fixed period.

Final Expense Insurance - provides your loved ones with a way to cover end-of-life expenses, including funeral arrangements and any other related fees after your passing. Some benefits include no medical exam being a requirement, premium payments do not go up and are payable past the age of 100, and you can purchase a policy no matter your age.

Medicare Supplements – Also called ‘Medigaps’ plans. They are private insurance plans that help fill ‘gaps in the Original Medicare. There are some out-of-pocket costs involved with being on Medicare, and this is where ‘Medigaps’ come in to help reduce the out-of-pocket costs.

Why insurance coverage should be taken more seriously

For Dwight Lee, his passion lies in spreading awareness of the importance of these insurance types and why everyone over the age of 45 should consider having at least one of these policies. “I became an agent because I had family members pass away with no coverage and limited knowledge about how life insurance works. I wanted to help other people avoid having family members and loved ones in that same situation”.

The statistics prove that insurance is not at the top of the list for many more often than not. “There is a large portion of the Senior Community who have no savings or life insurance. They live on a fixed income, and if they die, the children need to pay the 8-10k to cover the burial process”. In order to lower the expense on the family when they pass on, having insurance policies will indeed fill the gap.

If you do not have life insurance and you are past the age of 45, you should contact Begus Insurance Group to get started in setting up a policy that will suit you and your financial situation.

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