

Life Insurance Lewisville Officials Debate If Policies Are an Expense or Investment

Health & Life insurance agents in Lewisville, says the majority of insurers believe life insurance is an expense, but could easily be viewed as an investment

LEWISVILLE, TEXAS, USA, June 15, 2023 /EINPresswire.com/ -- [Life insurance Lewisville](#) can really come in handy to help plan for unexpected life events and cover expenses most Americans and their families don't have an emergency fund to cover. With that said, various insurance products come



Life Insurance Lewisville

with the added benefit of getting returns on that money. This has created a ton of confusion in the marketplace among insurers and policyholders as to whether or not those policies should be considered an expense or investment. According to several officials, the answer isn't as simple as one might think.

“

Top health and life insurance agents in Lewisville, says having a knowledgeable life insurance professional in their corner helps ensure all their bases are covered now and well into the future.”

Rick Thornton

More information can be found at:

<https://insurance4dallas.com/life-insurance-Companies-in-Lewisville/>

Proponents of the thought that life insurance is an expense rather than an investment point to basic mathematics in that insurance policies typically consist of two parts: administrative expenses and mortality expenses. Therefore, the expense ratio is then calculated as a percentage of the overall premium. Essentially

proponents argue that even when an investment component is added to the product, it doesn't change the expense structure being applied. Therefore, any investment being realized is taken away as administrative expenses. With that said, there are certain life situations where the same products appeal to investors — thus making it more attractive. Many life insurance companies in Lewisville might agree with this train of thought, but that hasn't stopped many in the know from asserting that life insurance is still an overwhelming expense. Only in rare circumstances can it

be an investment.

Rick Thornton, one of the top health and [life insurance agents in Lewisville](#), said he talks to clients all the time about evaluating risks and choosing life insurance products that meet their unique needs. Whether those policies are ultimately seen as an expense or investment can be figured out and properly managed along the way. Having a knowledgeable life insurance professional in their corner helps ensure all their bases are covered now and well into the future.

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Rick Thornton
Insurance4Dallas
+1 469-766-4769
RickThornton@insurance4dallas.com

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