



DEPENDABLE
BROKERS
— INSURANCE AGENCY —

Start young. Protect their tomorrow.

Life insurance protects
their future when you
can't be there.

Applying younger can mean
lower premiums. Rates depend
on eligibility and coverage.

EXPLORE COVERAGE >

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Illustration. Coverage subject to policy terms.

A decision for the people you love.

Start the conversation while you are young.

Why start early?

For comparable coverage and health, buying life insurance at a younger age can often mean lower premiums. Your actual offer still depends on age, health, tobacco use, coverage amount, policy type and the insurer's underwriting. [L4, L6]

Begin with a purpose.

Ask who would need financial help if you died. A partner, a child, or another dependent may rely on your earnings or the care you provide. Coverage should fit those responsibilities and a payment you can maintain. [L5]

Your first three questions

Who depends on me? What support would they lose? What coverage can I keep in force? Write down your answers before comparing policies. Starting a conversation does not commit you to a purchase.

DISCUSS / WRITE / CHECK

- ☐ A quote is an estimate. An application is not proof of coverage.
- ☐ Choose a payment you can maintain.
- ☐ Ask what is guaranteed and what can change.

ASK RANDY / EXPLORE COVERAGE

Sources: L4, L5, L6 | Source links on page 10.

Both parents matter.

A child depends on more than a paycheck.

A shared responsibility

When a mother and father welcome a child, raising and protecting that child becomes a shared responsibility. Planning for the loss of either parent means thinking about the work each one does every day.

Income and care both count.

List earnings, childcare, school transportation, meals, household work and other support. If one parent died, which duties would the surviving parent need help replacing? The value of care belongs in the conversation, even when that parent does not earn a paycheck. [L1, L6]

Build two plans, together.

Consider each parent's needs separately. Coverage amounts and policy terms do not have to be identical. Discuss family income, savings, debts, existing insurance and future responsibilities with your agent. Both plans should serve the same goal: practical support for the child. [L6]

DISCUSS / WRITE / CHECK

- ☐ Who would care for the child day to day?
- ☐ Which expenses would the surviving parent take on?
- ☐ How much time would that parent need to adjust?

ASK RANDY / EXPLORE COVERAGE

Sources: L1, L6 | Source links on page 10.

Teach the lesson young.

A family conversation about responsibility.

For a younger child

Keep the explanation calm and simple: "We plan ahead so there are people and resources to help take care of you." Invite questions. Adapt the conversation to the child's understanding; avoid using fear to make a financial point.

For a teenager

Explain that earning money, saving money and protecting a family are different responsibilities. A premium is a payment for coverage. A beneficiary is a person or organization named to receive the policy's death benefit. [L1]

For a young adult

Before signing a policy, learn what it covers, how long it lasts, what it costs and what could cause it to end. When someone begins depending on you, revisit the plan. Understanding protection is a useful habit even before parenthood. [L2]

DISCUSS / WRITE / CHECK

- ☐ What does being responsible for someone mean?
- ☐ Who helps our family when something goes wrong?
- ☐ What questions would you ask before buying insurance?

ASK RANDY / EXPLORE COVERAGE

Sources: L1, L2 | Source links on page 10.

Understand the coverage.

Know the policy before you choose it.

Term life

Provides coverage for a specified period. A covered death during that period can result in a death benefit. Renewal or conversion rights, if included, have conditions and deadlines. [L2]

Whole life

A form of permanent insurance designed to continue for life when required payments and policy conditions are met. Whole life generally includes cash value. Ask for the guaranteed schedule and a complete explanation of the contract. [L4]

Cash value needs an explanation.

Loans can accrue interest and reduce the death benefit. Dividends, when offered, are not guaranteed. Avoid treating illustrations as promises of future investment returns. [L4]

About the application link

The existing Dependable Brokers Plum Life link opens the personalized Simplicity LifeLink page with whole life selected. Ask Randy about the options available for your situation before proceeding.

DISCUSS / WRITE / CHECK

- ☐ How long is coverage designed to last?
- ☐ What payments are required to keep it active?
- ☐ What benefits and values are guaranteed?

ASK RANDY / EXPLORE COVERAGE

Sources: L2, L4 | Source links on page 10.

Choose an amount with a purpose.

Use your own family's numbers.

Start with responsibilities

Write down the support your family would need, then compare it with resources that could remain available. Include both earnings and unpaid care. There is no single coverage amount that fits every family. [L6]

Keep the plan realistic.

Review any insurance already in force. Employer coverage may have limits or conditions when employment ends. Ask what remains available before counting it as long-term protection. [L1]

Bring the worksheet to your agent.

This page is a conversation aid, not a quote or a recommendation of a specific benefit. Your agent can help you compare needs, available policies and a sustainable payment.

DISCUSS / WRITE / CHECK

- ☐ Monthly support needed: \$_____
- ☐ Years of support to discuss: _____
- ☐ Debts and final expenses: \$_____
- ☐ Education or other goals: \$_____
- ☐ Existing resources / coverage: \$_____

ASK RANDY / EXPLORE COVERAGE

Sources: L1, L6 | Source links on page 10.

Name the right beneficiaries.

Make the plan workable for your child.

Put the designation in writing.

The beneficiary designation directs the policy's death benefit. Keep names and shares current, and discuss a contingent beneficiary as well as a primary beneficiary. [L3]

When a child is still a minor

Do not assume an insurer can pay proceeds directly to a young child. Ask the insurer and a qualified attorney about a trust, custodial arrangement or another appropriate way to manage money for that child. [L3]

Care and money are separate questions.

Deciding who will raise a child and deciding who will receive or manage insurance money involve different planning documents. Have a qualified attorney help coordinate the arrangements; a brochure cannot establish them for you.

Review after major changes.

Birth, adoption, marriage, divorce or a death in the family can change the plan. Ask how to submit a beneficiary change and obtain confirmation that it was recorded. [L3]

DISCUSS / WRITE / CHECK

- ☐ Primary beneficiary: _____
- ☐ Contingent beneficiary: _____
- ☐ Questions for insurer / attorney: _____

ASK RANDY / EXPLORE COVERAGE

Sources: L3 | Source links on page 10.

Apply with clear expectations.

Learn what happens before coverage begins.

Prepare accurate information.

The insurer may ask about identity, age, health, medications, tobacco use and other details. Answer every application question truthfully and review it before signing. Requirements differ by policy and applicant. [L1]

Review the actual offer.

Confirm the issuing insurer, benefit amount, payment schedule, exclusions, any waiting periods and the effective date. Medical information or an exam may be requested. Approval and a particular rate are not guaranteed. [L1, L6]

Confirm that coverage is in force.

Ask what signatures, payments or delivery conditions must be completed. Keep a copy of the policy and tell the appropriate adult where it can be found. Do not cancel existing insurance until replacement coverage is confirmed in force. [L2]

DISCUSS / WRITE / CHECK

- ☐ Use the verified application link below.
- ☐ Ask Randy about anything you do not understand.
- ☐ Keep the final policy, not only the quote.

ASK RANDY / EXPLORE COVERAGE

Sources: L1, L2, L6 | Source links on page 10.

Make protection a family habit.

Keep the plan useful as life changes.

Keep one clear record.

Record the insurer's name, policy number, contact information and where the documents are stored. Tell the appropriate adult how to locate them. Keep sensitive documents somewhere secure. [L1]

Review when responsibilities change.

A new baby, a new home, marriage, a job change or separation can make an older plan less suitable. Review the benefit, payment obligations and beneficiary designations when circumstances change. [L1, L3]

Set an example for the next generation.

Show young people that protecting a family involves learning, asking questions and following through. The aim is a thoughtful plan that can be maintained, not an impressive number on a sales page.

DISCUSS / WRITE / CHECK

- ☐ Our policy documents are kept: _____
- ☐ The adult who knows the plan: _____
- ☐ Our next review date: _____

ASK RANDY / EXPLORE COVERAGE

Sources: L1, L3 | Source links on page 10.

Protect the people who depend on you.

Randy Dinwiddie | Dependable Brokers



CALL 314-580-3455

dealmaker@amerishop.biz

Scan or tap to open your personalized life-insurance application. The existing link has whole life selected.

OPEN APPLICATION

SOURCE NOTES / REVIEWED OCTOBER 26, 2026

- L1 NAIC: Life Insurance Buyer's Guide**
- L2 NAIC: What Type of Life Insurance Is Right for You?**
- L3 NAIC: Life Insurance - beneficiary considerations**
- L4 NC Department of Insurance: Life Insurance Options**
- L5 Texas Department of Insurance: Protect Your Loved Ones**
- L6 California Department of Insurance: Life Insurance Guide**

Educational advertising from Dependable Brokers. This brochure does not establish coverage. Benefits, exclusions, rates and availability depend on the issuing insurer, policy and underwriting. Read the contract and confirm coverage is in force. Legal arrangements for children should be discussed with a qualified attorney.