

Global Freedom Insurance

The most expensive policy is the one you don't have when your family needs it.

A free, plain-English gift — no pitch, just clarity. A few things every family should know to protect what matters most.

Free Freebies

- Separate protection from investment — keep each doing its job.
- Re-shop coverage every few years; loyalty rarely lowers a premium.
- Build an emergency fund first; insurance covers the catastrophe.
- Know the difference between term and permanent before you buy.
- Write down your accounts and passwords for your family's sake.

Trade Tricks

- Review beneficiaries yearly — life changes faster than paperwork.
- Match the term to the need — cover the years people depend on you.
- Read what's actually covered before you need it.

CYNDEE'S CURE

Avoiding the insurance conversation because it's morbid? Reframe it: this isn't about dying, it's about loving. One afternoon of planning is one of the kindest gifts you'll ever give the people you love.

BRETT'S BEST

Protect against what could wipe you out, not what would merely annoy you. Skip the tiny add-ons and put real coverage where a single event could change your family's life.

Yours, no ask — simply free. Put one to work this week and watch what shifts.