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Dream Team
LICENSED LIFE & HEALTH AGENT

FREE GUIDE · FOR DRIVERS & TRADES

Protect Your Family & Your Paycheck

What every truck driver and construction worker should know about life insurance, living benefits, and building cash for the future — **even with no benefits at work.**

🛡️
If you're gone
Your family stays protected

➕
If you're hurt
Access money while alive

📈
While you're well
Build cash for later

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This guide is general educational information, not legal, tax, or financial advice, and not an offer of coverage. Product availability, benefits, and eligibility vary by state and insurer.

THE REALITY

Your body is your income. What protects it?

If you drive a truck or work construction, you already know the truth: these are some of the toughest, most dangerous jobs in the country. You show up early, work hard, and keep this economy moving and building.

But here's what most drivers and tradespeople are never told:

Most of you get no benefits at work

Owner-operators, 1099 contractors, and small crews usually have zero employer life insurance or income protection. If you don't set it up, no one does.

Your income depends on your health

If you get hurt or sick and can't work for weeks or months, the bills don't stop — the truck payment, the mortgage, the groceries. That's the real risk.

The right coverage does three jobs at once

It protects your family if you're gone, can pay **you** if you're seriously ill or hurt, and can build cash you use later. This guide shows you how.

You wear a seatbelt and a hard hat because your family counts on you coming home. **Coverage is the same instinct — for the one risk safety gear can't stop.**

The 4 kinds of coverage — in plain English

You don't need to be an expert. You just need to know what each one does, so you can pick what fits your life and budget.

1. Term Life — simple & affordable

Covers you for a set number of years (like 20 or 30) for the lowest cost. Best when the kids are young and the mortgage is big. Most families pay less than they expect.

2. Permanent Life (IUL) — protection + a savings engine

Lasts your whole life, includes living benefits, and builds tax-advantaged cash value you can borrow against or use to supplement retirement. Costs more than term, but does more.

3. Accident & Income Protection

Puts cash in your pocket if an accident or illness keeps you off the job. Cheap, easy to qualify for, and built for dangerous work. Often the easiest place to start.

4. Final Expense

A smaller whole-life policy that covers the $10,000–$15,000 a funeral and final bills can cost — so your family grieves instead of scrambling. Popular for ages 50+.

Which one is right for you? Usually it's a combination — and it depends on your age, budget, and family. That's exactly what a free review (last page) is for.

THE FEATURE THAT MATTERS MOST

“Living benefits” — coverage that can pay you

This is the part most people have never heard of, and it's the most important for anyone whose income depends on their body.

Many modern life insurance policies include **living benefit (accelerated) riders**. In plain English: if you're diagnosed with a serious illness — chronic, critical, or terminal — you can access a portion of your own policy's money **while you're still alive**, to use however you need.

- ✓ Diagnosed with cancer, or after a heart attack or stroke? You may be able to pull money from your policy.
- ✓ Can't work and take care of yourself for a while? Living benefits can help cover the gap.
- ✓ You choose how to use the money — bills, treatment, the mortgage, keeping the truck.

Traditional life insurance only pays when you die. **A policy with living benefits can also protect you while you're alive.** For a driver or tradesman, that's the difference-maker — ask about it.

Living/accelerated benefits are optional riders, subject to product terms, eligibility, and state availability. Accessing benefits early reduces the amount later paid to your family.

3 myths that leave families unprotected

✗ “I'm healthy — I don't need it yet.”
✓ The truth:
Coverage is cheapest and easiest to get exactly when you're healthy. Waiting until something's wrong is how people become uninsurable. Lock in your rate while you can.

✗ “It's too expensive.”
✓ The truth:
Most working families pay less than a phone or streaming bill for meaningful term coverage. You won't know your number until someone runs it — and that's free.

✗ “My job / a policy at work covers me.”
✓ The truth:
If you're 1099 or an owner-operator, you likely have nothing. And employer coverage usually doesn't follow you when you change jobs or park the truck. Coverage you own is coverage that stays.

The most expensive policy is the one your family needed and didn't have. A 15-minute conversation now can prevent that.

How much coverage do you actually need?

There's no one answer, but here's a simple starting point many agents use — think **“D.I.M.E.”**

Letter	What to add up
D — Debt	Truck loan, credit cards, car notes, and other debts you'd leave behind.
I — Income	Your yearly income × the number of years your family would need to replace it (often 5–10 years).
M — Mortgage	The balance left on your home so your family can stay in it.
E — Education	What you'd want set aside for your kids' schooling or future.

Quick rule of thumb: many families start around **10× your annual income** in coverage, then adjust up or down for debts, savings, and budget. A 30-year-old making $70,000 might look at roughly $500,000–$700,000 in term coverage as a starting point.

These are general illustrations to help you think it through — not a recommendation or a quote. Your right number depends on your family, budget, and goals.

What affects your price — and what to ask

Nobody can quote you a real price from a guide — it depends on you. But these are the things that move the number:

- ✓ **Your age** — younger almost always means cheaper.
- ✓ **Your health & tobacco use** — the biggest factors after age.
- ✓ **How much coverage** and **what type** (term is cheapest; permanent costs more but builds value).
- ✓ **No-exam options** exist on some products, which can speed things up — availability and eligibility vary.

5 questions to ask before you buy

1. Does this policy include living benefits I can use if I'm sick or hurt?
2. Is this term or permanent — and does it build any cash value?
3. What happens to my rate over time — can it go up?
4. Is the amount enough to cover my debts, income, and mortgage?
5. What company is behind it, and how strong are they?

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YOUR NEXT STEP

Get your free, no-pressure coverage review

In about 15 minutes, I'll help you figure out what fits your family and your budget — with straight answers and zero pressure. No exam needed to get started.

Book My Free 15-Min Review

[Paste your booking QR code here]

Call or text **(818) 736-9181**
Book online: **[YOUR CALENDLY / WEBSITE LINK]**

Licensed in 49 states. I work with truck drivers and construction workers every day — I'll speak your language and respect your time.