



## Affordable Choice Insurance

Your Independent Agency that keeps You Covered

### Top 10 Most Dangerous Jobs

Do you work in a dangerous occupation? According to the Bureau of Labor Statistics, the top 10 most dangerous jobs are:

1. Timber cutters
2. Airplane pilots
3. Construction laborers
4. Truck drivers
5. Farm occupations
6. Groundskeepers
7. Laborers
8. Police and detectives
9. Carpenters
10. Sales occupations

### Do you have the life insurance protection you need?

It's a fact that some occupations are riskier than others. But no matter what you do for a living, take a look at your life insurance needs. Life insurance can help you financially protect your loved ones after you die. If you're single, and no one is depending upon your income for support, you probably don't need life insurance. But if any of the following is true, consider buying life insurance:

- You're married and your spouse depends on your income
- You have children
- You have an aging parent or disabled relative who depends on your income
- Your retirement savings, pension, or other cash accounts won't adequately support your loved ones after you die
- You have a large estate and expect to owe estate taxes
- You own a business

You may want to contact an insurance agent or broker who can help you determine what type of life insurance is best for you and the amount of coverage you need.

### Do you have the disability insurance you need?

If you work in a high-risk occupation, you probably know how important it is to have disability insurance coverage. But don't rely on government programs such as Social Security and workers' compensation as your main source of protection. In reality, government programs pay only limited benefits under restrictive terms (e.g. you must meet a strict definition of disability to qualify).

Your employer may offer group disability insurance at low or no cost to you. But you may also want to consider purchasing an individual disability insurance policy. Although you'll pay more for individual coverage than for a group policy, you often get more benefits. And keep in mind that if you leave your job or otherwise terminate your relationship with a group, you can't take your disability policy with you, and you usually can't convert it to an individual disability policy. This means that you may be left without disability coverage when you need it most.

Please note that this description/explanation is intended only as a guideline.

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