



Your life is meant for living, not worrying about insurance needs. That's our job.

Hylant's personal and small business insurance experts are motivated by a single notion: You are looking for peace of mind. You are looking for someone to detangle what's complicated, to leave you free to focus on the people who matter most.

Therein lies the importance of customized auto, home and, indeed, life insurance.

- Term insurance is designed to meet temporary needs. It offers protection for a specific period of time and generally pays a benefit only if you die during the term.
- Permanent insurance provides lifelong protection. As long as you pay the premiums, and no loans, withdrawals or surrenders are taken, the full face amount will be paid.

It is impossible to say which is better because the amount and kind of coverage that's right for you depends on your unique circumstances and financial goals. But remember, the best way to decide is to meet with a broker-a partner-who will always have your back.

Life Insurance

- Term
- Permanent
- 529 alternatives
- Second-to-die plans

Disability Plans

- Own Occupation Plans
- Pay out up to age 67
- Short-term and long-term

[Click here](#) to use our life insurance needs calculator to find out how much is enough for you and your family.

Long -term Care Planning Services

Seventy percent of individuals over age 65 will require some sort of long-term care in their lifetime. Are you prepared to face those odds? We can help put a customized plan in place that can leverage your existing assets or build a protection plan to cover long-term care expenses.

Learn more about the importance of long term care insurance by watching this short video. [Click here](#) to view.

