

**YOU PROTECT
EVERYONE ELSE WHO'S
PROTECTING
YOUR FAMILY?**



LIFE INSURANCE:
WHAT FIREFIGHTERS NEED TO KNOW

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LIFE INSURANCE FOR FIREFIGHTERS – WHY IT MATTERS



1. High-Risk Occupation: Firefighters face greater occupational risks than most professions. Line-of-duty deaths, injuries, and long-term illnesses are higher in this field.



2. Limited Employer Coverage: Some organizations might provide basic life insurance, but it typically ends or reduces dramatically after retirement.



3. Family Dependence: Spouses and children rely on your income (including overtime and supplemental income) and the pension may not fully cover survivor needs.



4. Health Concerns Over Time: Workplace exposures can lead to higher health risks. Generous pension benefits, and cancer/heart/lung presumptions tied to line of duty exposures might not cover all contingencies. Locking in coverage early protects your insurability.



COMMON MISCONCEPTIONS AMONG FIREFIGHTERS

“Life insurance is too expensive.”

Term coverage can cost less than a daily coffee. Permanent insurance costs more because it lasts for life, but waiting is what drives prices up as age and health change.

“If something happens, my pension will take care of my family.”

Massachusetts pension survivor benefits are limited. Life insurance helps replace lost income so your family isn't forced to adjust their lifestyle.

“Only people with kids need life insurance.”

Coverage also helps with funeral costs, debt, medical bills, and protecting a spouse's retirement.

“I'll get it later when I'm older.”

Firefighters face higher cardiac and occupational risks. Waiting can mean higher premiums or losing eligibility altogether. Getting coverage early locks in protection.

“Life insurance is only for if I die.”

Many policies include living benefits like accelerated payouts, cash value, and illness riders that support you during disability, illness, or retirement.

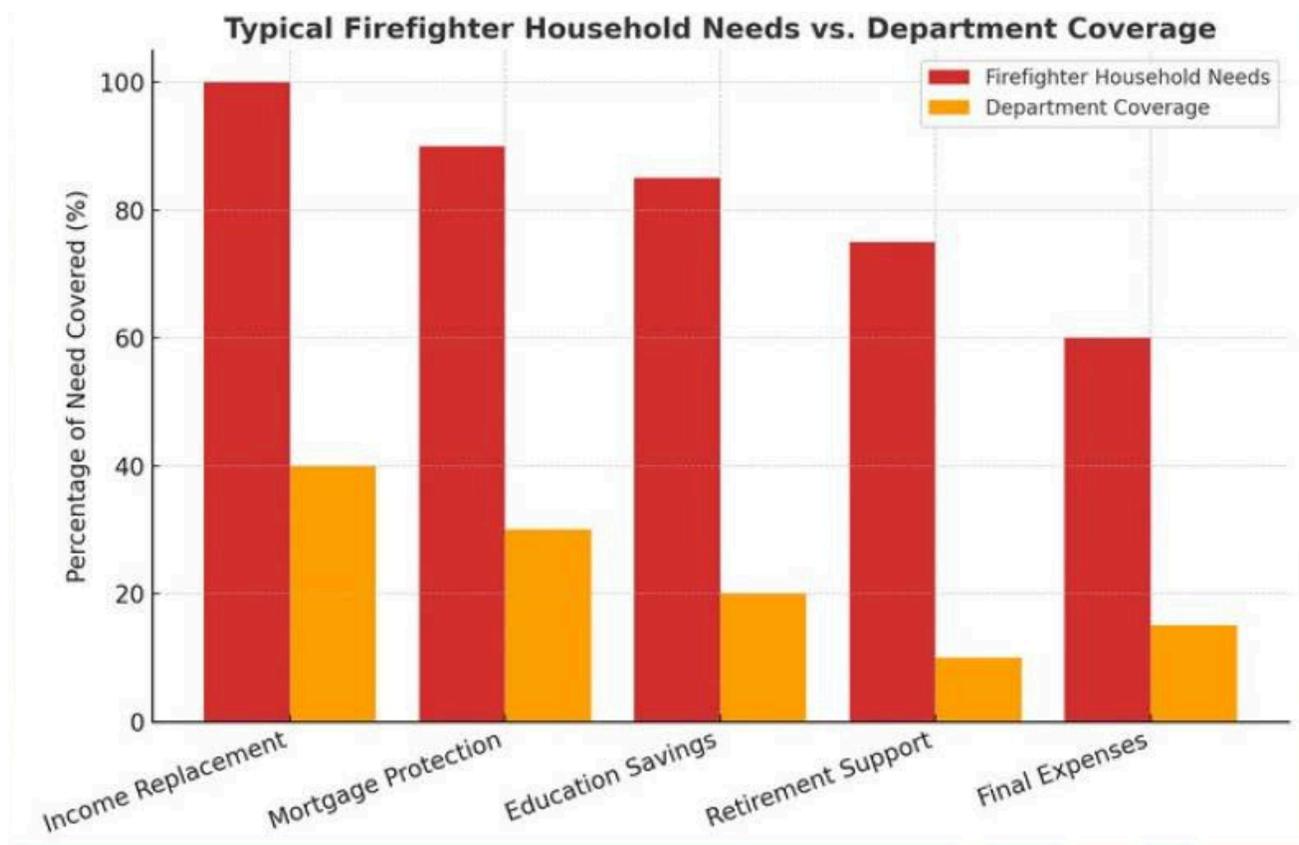
THE ROLE OF LIFE INSURANCE IN A FIREFIGHTER'S FINANCIAL PLAN



Think of life insurance as another layer of protection, but for your family's financial safety.

Key Financial Roles:

- Income replacement if the unthinkable happens.
- Paying off a mortgage or debts.
- Funding children's education. Supporting a spouse's retirement.
- Covering final expenses without burdening family.



UNDERSTANDING THE TWO MAIN TYPES OF LIFE INSURANCE

Term Life Insurance	Permanent Life Insurance
<ul style="list-style-type: none"> • Duration: Covers you for a specific term (10, 20, or 30 years). • Cost: Generally lower premiums • Purpose: Ideal for covering temporary needs – like a mortgage • Drawbacks: Coverage ends when the term expires 	<ul style="list-style-type: none"> • Duration: Lifetime coverage if premiums are continually paid. • Cash Value: Builds cash value that grows tax deferred. • Flexibility: For loans, emergencies, or retirement income • Cost: Higher premiums, but with long-term financial benefits.

TERM



- Covers a set period
- Lower premiums

PERMANENT



- Lifetime coverage
- Builds cash value

FIREFIGHTER-SPECIFIC CONSIDERATIONS

- » Department-provided coverage (if available) usually decreases or ends at retirement.
- » Pension survivor benefits may not fully replace your income (including O/T and part-time work).
- » Exposure to occupational health risks can affect insurability later – locking in coverage early can save.
- » Consider permanent life insurance if you want lifetime protection or plan to use cash value as supplemental retirement income.
- » Permanent insurance may be able to help maximize pension benefits





MASSACHUSETTS FIREFIGHTER LIFE INSURANCE CHECKLIST

1. Coverage After Retirement

- Does my department coverage (if any) end when I retire?
- Will my pension survivor benefit leave a family income gap?

2. What I Already Have

- Do I know the exact amount of coverage through my department?
- Enough to replace income, the mortgage, and protect my family?

3. Choosing the Right Type

- Do I need term, permanent, or a mix?
- Am I balancing short-term cost with long-term stability?

4. Protecting Against Firefighter Risks

- Should I lock in coverage before health risks impact my eligibility?
- Does my policy allow future increases or conversions?

5. Living Benefits and Long-Term Value

- Does the policy offer benefits I can use while living (illness riders, cash value)?
- Will the premium stay affordable into retirement?

MY STORY

My name is Sam Richesson. I've spent 35 years in the fire service, and the work has helped shape who I am. The firehouse teaches you quickly that the people beside you matter as much as the work itself. You train together, you depend on each other, you see each other on the best and worst days. Those relationships stay with you. After three decades on the job, I became an independent life insurance agent. My wife and I live in Worcester, Massachusetts, and when I'm not working, I value time with family and friends. They are a reminder of why protection and planning matter in the first place.

I understand how difficult it can be to talk about safeguarding your family's future. Firefighters carry a reputation for strength, but we are still human, and planning for the unexpected can feel heavy. That is why I keep the first meeting simple. It is only a conversation about you, what matters to you, and what you want your family to have if the unthinkable ever happens.

Where we meet is your choice. A kitchen table, a station dayroom, a coffee shop. I want you to feel at ease while we talk through questions that deserve time and care. My goal is to help you make decisions that protect the people you go home to after every shift.

This is why I created this straightforward guide that clears up the most common myths about life insurance. Call me today. The future does not have to be uncertain.

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