

September 19, 2022

RE: Sheldon Berch with Siegel Insurance

At the beginning of my career, I was a consumer lender for a large regional bank. Many of my clients would get car loans or home equity loans with credit life insurance included in the monthly payment to protect themselves and their loved ones in case of death. I would equate buying credit life insurance with buying milk at a convenience store. It may be convenient, but you are paying a higher cost than you would at a grocery store.

In the mortgage industry, we require hazard insurance to protect the real estate we are holding as collateral. When necessary, we require flood insurance. We do not require any kind of life or disability insurance.

Sheldon has taught me how important life and disability insurance are to safeguarding income and assets. I have referred many clients to him so he can educate and guide them on how to best protect their ability to keep their homes in what could be dire times. His expertise has helped myself; my friends and my clients have the piece of mind to know we have done all we can do to create a financial "safety net" should we need it.

I would recommend anyone who cares about their family to consult with Sheldon about these issues.

Sincerely,



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