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How to choose the Best

INSURANCE POLICY

for You

It's never fun to think about the possibility of getting sick or hurt, losing a home, needing extended medical care, or even dying, but these are extremely important topics to confront when planning your financial future.

Experts agree that sound financial planning usually involves obtaining some type of insurance. Insurance provides payment due to loss of life, income, assets, or future earning potential.

Here are four types of insurance to consider including in your financial plan.

- **Life insurance.** Experts agree that if your family depends on your income, you should get a life insurance policy. There are a few different types of life insurance, but whole life and term life are the most common. A term policy provides coverage for a specific length of time—typically between 10 and 30 years—and is a good option for those who only need a safety net until they retire. A whole life policy provides

coverage as long as the premium is paid, and is a better choice if you need life insurance to last the rest of your life. Many financial advisors and insurance companies recommend purchasing enough life insurance to cover six to 10 times your annual salary.

Life insurance. Experts agree that if your family depends on your income, you should get a life insurance policy.

also consider an individual disability policy. These policies usually replace 60%-65% of your income and—unlike employer-sponsored disability policies—they are portable, meaning you can keep your insurance no matter where you work.

- **Homeowners insurance.** There are two types of homeowners insurance to consider: basic homeowners insurance and homeowners liability insurance, which kicks in if someone is injured on your property and decides to sue. Experts advise that homeowners have a basic policy that covers the full cost of rebuilding their home, while a homeowners liability policy should cover at least \$300,000.

- **Car insurance.** If you cause a car accident and injure someone, you could be sued for damages and medical expenses. Car insurance will help you cover these costs. It is generally recommended that you get a policy with liability limits of at least \$300,000 per person, \$300,000 per accident and \$100,000 for property damage.

- **Disability insurance.** This type of insurance basically protects your paycheck if you get hurt and cannot work. You may not need short-term disability insurance if you have enough emergency savings stashed away, but most financial advisors recommend purchasing long-term disability insurance. Your employer may offer group disability insurance, which will typically replace up to 60% of your income, or a maximum of \$5,000 to \$15,000 per month. You could

A Certified Financial Planner professional is a great resource to help clarify why coverage may or may not be necessary and what insurance options are available. To find a CFP professional near you, visit LetsMakeaPlan.org.

Developing a comprehensive financial plan will help you map out an insurance strategy that efficiently and effectively covers your basic needs and financial goals. (StatePoint)



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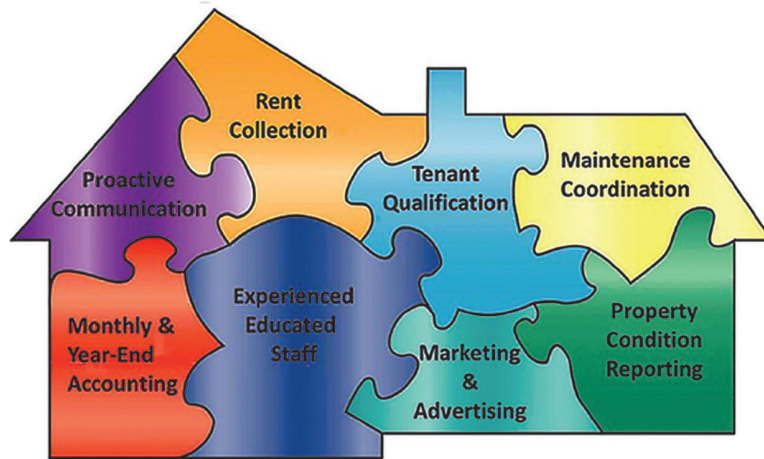


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ENSURING YOUR HOME HEATING EQUIPMENT *Operates Efficiently* ALL SEASON

Want a snafu-free season of home heating? Better installation and quality service mean a longer life for your heating and cooling equipment, as well

as increased energy efficiency and reduced energy bills. Not only that, regular service checks may actually detect problems before you notice them,

and catching them in time may extend your unit's life.

So, what should you know before hiring an HVAC professional for your installation, repair or maintenance check? Here are a few things to keep in mind:

- Ask for credentials: Make sure that the contractor has all the necessary permits to do the job. Find out whether they have experience with the maintenance, repair, or replacement of your existing system in order to prevent future misunderstandings or technical problems.
- Ask for guidance: In the long run, knowing how to service the system yourself

will save you a considerable amount of money, making a good contractor one who will be there to guide you through the maintenance process.

With a few precautions, you can safely hire an HVAC technician and have home repair work done during the COVID-19 pandemic.

- Hire carefully: Be careful of the lowest bidder. Contractors who are charging more may be doing so because they are better qualified. You should



ENSURING YOUR HOME HEATING EQUIPMENT *Operates Efficiently* ALL SEASON

read company reviews as well as ask the contractor if they have technicians certified by North American Technician Excellence (NATE). NATE-certified

Newer units, especially those with ENERGY STAR labels, operate more efficiently, reduce your energy bill, increase your comfort and even help protect the environment.

technicians have demonstrated their knowledge of today's increasingly sophisticated

heating and cooling systems by passing a nationally recognized test developed and supported by all segments of the heating, ventilation and air-conditioning industry. To find a NATE-certified technician in your area, visit Natex.org.

- Take precautions: With a few precautions, you can safely hire an HVAC technician and have home repair work done during the COVID-19 pandemic. Just be sure to ask the contractor about their safety protocols. For example, do they do video conferencing for estimates? Do their techs wear masks, gloves and shoe covers on the job? Are they practicing social distancing?

- Make smart upgrades: Newer units, especially

those with ENERGY STAR labels, operate more efficiently, reduce your energy bill, increase your comfort and even help protect the environment. You may not realize the amount of money you waste with a unit that is less efficient by today's standards, even if your heating or cooling system is properly maintained. Consider the age of your unit and think about updating older equipment for long-term savings.

- DIY these tasks: While a qualified professional is a good choice for complicated maintenance tasks, there are a few things you can do to optimize your system's efficiency on you own. This includes changing your air filters at least twice in

the season or as directed by the manufacturer. You should also inspect your furnace area as well as all

Make sure that the contractor has all the necessary permits to do the job.

vents and returns to ensure they are free of obstructions.

For smooth, efficient operation of your home heating equipment and a more comfortable winter, be sure any service rendered is carried out by qualified professionals. (StatePoint)



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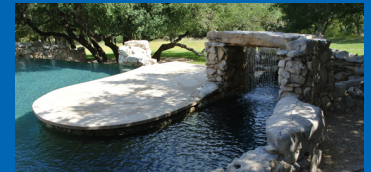
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\$134,900

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1,271 sq.ft. Must see this 3 bedroom 2 bath. Home has fire place, tile floors throughout, walk-in closet in master bedroom, stainless steel appliances. Property has chain link fence and large back yard.

CALL DAWN at (254) 466-0641

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\$195,000

1500 HALBERT STREET, KILLEEN

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FOR LEASE



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CALL FOR AVAILABILITY

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1305 Chips Unit B, Killeen
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\$950 Rent, \$950 Deposit



CALL FOR AVAILABILITY

1703 Becker, Killeen
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CALL FOR AVAILABILITY

2606 Eastwood, Killeen
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\$1,025 Rent, \$1,025 Deposit



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3502 Plantation, Killeen
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4205 Tidal Wave, Killeen
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\$1,025 Rent, \$1,025 Deposit



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\$925 Rent, \$925 Deposit



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\$925 Rent, \$925 Deposit



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\$1,250 Rent, \$1,250 Deposit



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\$925 Rent, \$925 Deposit



CALL FOR AVAILABILITY

3205 Baldwin Loop Unit B, Killeen
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\$950 Rent, \$950 Deposit



CALL FOR AVAILABILITY

5204 Oster, Killeen
3 Bedrooms, 2.5 Bathrooms, Pets Allowed
\$1,200 Rent, \$1,200 Deposit



CALL FOR AVAILABILITY

6310 Castle Gap, Killeen
3 Bedrooms, 2 Bathrooms, Pets Allowed
\$1,250 Rent, \$1,250 Deposit



CALL FOR AVAILABILITY

2401 Hemlock, Killeen
3 Bedrooms, 2 Bathrooms, Pets Allowed
\$925 Rent, \$925 Deposit



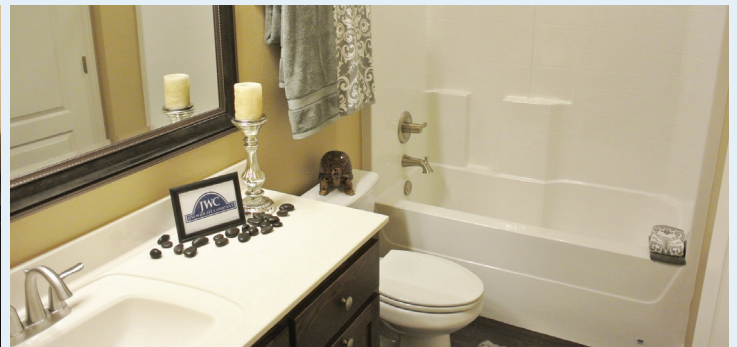
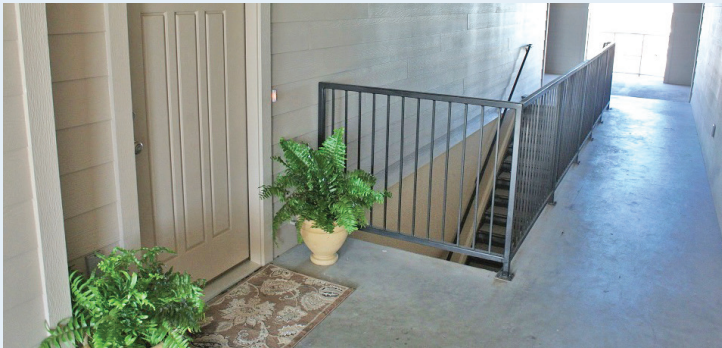
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Working and learning from home is the new norm for millions of American families. They're engaged

everyone has the bandwidth and privacy to complete their work, whether it's the latest algebra assignment or the monthly all-staff

all of us to understand the basics of cybersecurity and to put some simple practices in place to keep our families safe," said Todd Thibodeaux, president and CEO of CompTIA, the

**STRONG PASS-
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in a daily juggling act, making sure

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OR SOFTWARE
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SURE YOU IN-
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RIGHT AWAY.**

meeting. Add in streaming services, online shopping and an assortment of other digital activities and it's easy to see why cybersecurity might become an afterthought.

Unfortunately, that's exactly what cybercriminals and hackers are counting on. The FBI has reported a rise in the number of online fraud schemes related to the coronavirus with the intent to steal money, personal information or both.

"The digital nature of everything we do makes it essential for

According to cybersecurity experts at CompTIA, a good first step is to check how old your



KEEP YOUR HOME NETWORK SECURE WITH THESE SIMPLE STEPS

equipment is, whether it's your own, rented or leased from an internet service provider. Routers, modems, switches, access points or any other device hooked up to the home network should be less than five years old. Anything older should be replaced because its built-in security protections are woefully outdated.

THE FBI HAS REPORTED A RISE IN THE NUMBER OF ONLINE FRAUD SCHEMES

Strong passwords are critical throughout your home, starting with your Wi-Fi network. Don't name your home network "try and hack me" or include personal information in the network name. You

don't want to call any

attention to yourself via the network name. Be sure to check the encryption level for your home wireless network. At the very minimum you want the encryption option set to WPA2.

Factory-installed default passwords and settings on digital equipment are an open invitation to hackers. This information is often found online, making it easy for hackers to access your network. If any of your home network equipment still relies on the password it had when installed, change the password.

Creating passwords is always a matter of balancing security and convenience. While simpler passwords are easier to remember, they're less secure. On the other hand, you don't want to make them so complicated you'll have trouble remembering them. Set passwords to something that's a little challenging, but that you'll remember.

Whenever you receive notification about a security patch or software update, make sure you install them right away. Companies



make these updates available when they discover bugs to fix or security holes to fill. It's a good practice to have your router and other devices set to automatic updates so the latest security patches and software updates are installed soon after becoming available.

To learn more of the basics of cybersecurity, visit The Future of Tech at futureoftech.org.

With the widespread use of digital devices, it's easy to lose track of everything that's connected to your home network. Take a regular inventory and if you see something that shouldn't be there, block it or remove it from the network.

Finally, review your security settings at least once a year. Take the time to look at all of the settings to make sure everything is in order. With the uptick of online fraud, beefing up your home cybersecurity measures is more important than ever. (StatePoint)



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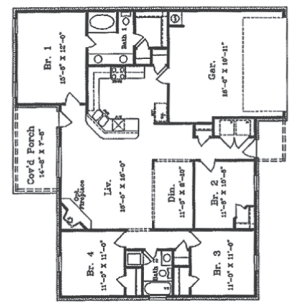
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PLAN 1571

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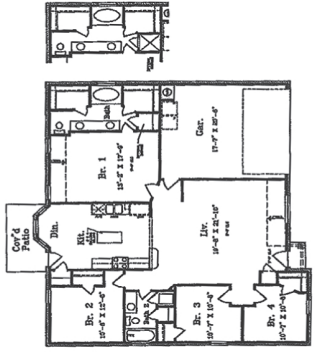
\$175,900
\$161,500



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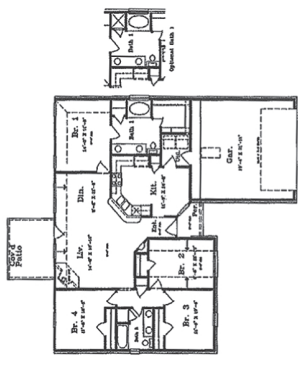
\$182,700
\$164,000



PLAN 1676

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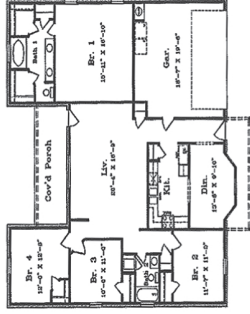
\$183,500
\$164,750



PLAN 1784

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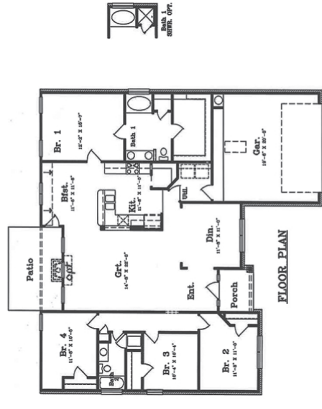
\$190,500
\$171,800



PLAN 1971

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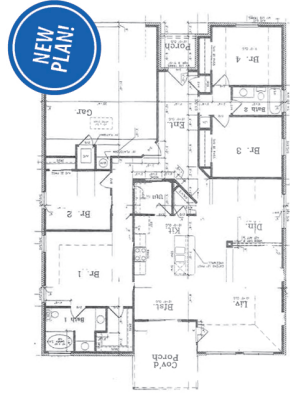
\$197,600
\$174,900



PLAN 1973

SR-Belton, TX:
GNR-Killen, TX:

\$195,400
\$176,500



PLAN 2045

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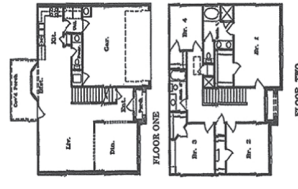
\$202,300
\$185,100



PLAN 2122

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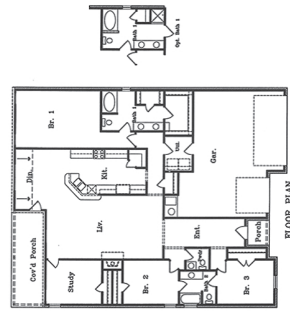
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