

Jupiter Medical Center Urgent Care

NOW OPEN in West Palm Beach

625 N. Flagler Drive (on the west side of the Flagler Memorial Bridge)



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Minor emergencies • Illnesses • Flu shots • Digital X-rays • EKGs • Lab services

Open daily, including weekends and holidays.
Complimentary valet parking in the garage on 6th Street.

Hours: Monday-Saturday: 8 a.m.-8 p.m.
Sunday: 9 a.m.-5 p.m.

Walk in or schedule an appointment online at
jupitermedurgentcare.com or call **561-325-6903**.

 JUPITER MEDICAL CENTER

Spring Cleaning Should Include Investments, Insurance Books

Time to “Spring Clean” Your Insurance Portfolio



Richard S. Bernstein

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It’s that time of year again. Spring is here and people are getting ready to clean out the clutter in their homes and in their lives. We look around and decide what stays and what goes. Maybe the style of our home needs to be updated, so we remove some furniture and replace it with something new. Perhaps too many

belongings have piled up in the garage, so we get rid of them. It’s a time when we reorient ourselves so we can make the best of the rest of the year.

While people are sure to do this for their homes, many people fail to make the same effort when it comes to their finances and insurance portfolios. People often buy insurance policies and forget about them, allowing them to collect dust. However, years slip by and family and personal financial conditions change. **Bearing this in mind, when was the last time you reviewed your insurance policies? Are they still appropriate for you and your family’s current circumstances?**

In the case of life insurance, there are many things to consider. If you own a term life insurance policy, ensure you’re aware of when the term expires, so there will be enough time to shop for another policy if necessary. **While a term life insurance policy might have been a great option a few years prior, converting a term**

policy to a permanent (whole or universal) life insurance policy is a great option for individuals looking at retirement and estate planning. There are many ways a permanent life insurance policy can help safeguard the financial future for you and your family.

- Whole life insurance is a valuable tool if you want to add investments to your life insurance coverage. **These policies can protect your children and grandchildren throughout their lives, and will also build cash value – money that builds up inside the policy.** A whole life insurance policy provides access to readily available cash when you need it.
- A well designed universal life insurance product can provide a guaranteed benefit to your family at the time of death, no matter when that may be and can help address other financial concerns like retirement or leaving your family with a lasting legacy.

Before the end of the season, now is the perfect time to “spring clean” your insurance portfolio with a thorough review by an insurance expert. With the ever-changing financial environment, one should seek the help of qualified tax and estate planning attorneys, CPAs, and insurance advisors. Properly structured, various life insurance products can go a long way

towards maintaining your family’s lifestyle and protecting your assets for generations to come.

Questions? Comments? Concerns? For a confidential consultation with one of our experienced advisors call us at 561.689.1000.



Arthur L. Bernstein

Arthur L. Bernstein is instrumental in new group/employee benefits development and individual life insurance planning at Richard S. Bernstein & Associates, Inc. He assists corporations to expand their current revenues while creatively exploring additional methods to reduce insurance costs. You may contact him at 561.689.1000 or e-mail him at arthur@rbernstein.com.

Richard S. Bernstein, CEO of Richard S. Bernstein & Associates, Inc., West Palm Beach, is an insurance advisor for high net worth business leaders, families, businesses, municipalities and charitable organizations. An insurance advisor to many of America’s wealthiest families, he is a writer, trusted local and national media resource and expert speaker on estate planning and health insurance. You may contact him at 561.689.1000, e-mail him at rsb@rbernstein.com or visit his website at www.rbernstein.com to schedule a confidential consultation.