INSURANCE - PROTECTING YOUR ASSETS AND FUTURE OF YOUR FAMILY

A Christian Perspective on Financial Wisdom, Stewardship & Insurance

RCCG, CTL WORKERS' MORNING DEW

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Introduction

- Behind every asset is a lifetime of hard work, dedication, and sacrifice.
- More importantly, those assets represent the foundation of your family's future.

Faithful Stewardship

God expects faithful stewardship of all He has given us.

Protect What's Entrusted

Protect what God has entrusted to you and your household.

Accountability

Be accountable and responsible with every resource you manage.

Family Security

Build lasting financial security for your family's future.

What Are Assets?

- Your family's security should never be left to chance. Your assets are precious to the family.
- Appropriate protection of your assets remains the crucial bridge between the wealth you hold today and the financial freedom your family will inherit tomorrow.

Family

Savings

Businesses

Investments

Education

Properties (Houses, Cars, etc.)

Major Threats to Family Assets – The Risks

Death

Sickness

Disability

Business Failure

Lack of Planning

Accident/Fire/Flood

Biblical Examples of Planning

Joseph

Joseph prepared for the famine, storing grain during years of plenty.

Noah

Noah prepared for the flood long before the rain ever came.

The Ant

The ant plans ahead, gathering provisions in season for the future.

Ways to Protect Your Assets

- Building wealth is just the first step.
- Securing its longevity requires a deliberate, and financially sound strategies.
- Shielding your family from sudden income loss, medical crises, and huge debts are part of the foundation of a stable future.

1

Save

2

Invest

3

Avoid Excessive Debt

4

Diversify

5

Buy Insurance

The Role of Insurance

- Insurance is wisdom and preparation for a fortuitous loss.
- Insurance is a risk transfer mechanism.
- Insurance acts as a vital financial shield for your family.
- It absorbs the shock of unforeseen events—such as sudden illnesses, accidents, or the loss of a breadwinner

“A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.”

Proverbs 27:12 (NLT)

Investing in insurance is more than just a financial transaction; it is an act of love, foresight, and responsibility.

Insurance Covers Every Family Should Consider

Life Assurance

Health Insurance

Education Endowment Fund

Home Insurance

Motor Insurance

Life Assurance Policy

Provides financial protection to beneficiaries upon the death of the life assured, or at policy maturity.

- Helps secure the future of your family and dependents
- Can be used for income replacement, school fees, debt repayment and estate planning
- Types include Term Life, Whole Life and Endowment Policies

Education Endowment Fund

An education endowment policy is a specialized life insurance plan that combines savings and life protection to fund a child's future academic expenses.

- Ensures funds are available for school fees and higher education expenses
- Combines long-term savings with life insurance protection
- Provides financial continuity even in unforeseen circumstances like unexpected death of the bread-winner.

Health Insurance

Covers medical expenses arising from illness, injury and hospitalization.

- Provides access to quality healthcare and reduces out-of-pocket expenses
- May cover consultations, drugs, surgeries and specialist treatments
- Suitable for individuals, families and corporate organisations

Home Insurance

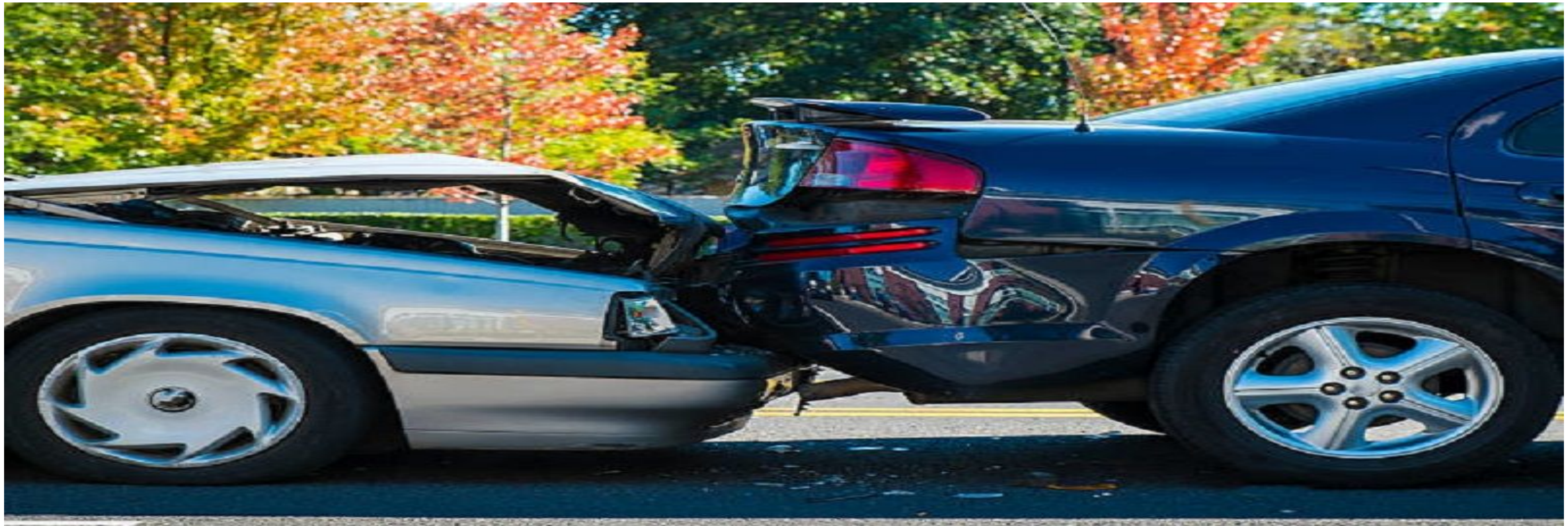
A form of property insurance that protects your home and household contents against insured perils.

- Typically covers fire, burglary, flood, storm and accidental damage
- Can also provide liability protection for homeowners
- Offers peace of mind by safeguarding one of your most valuable assets

Motor Insurance

Provides financial protection against loss or damage arising from motor accidents.

- Covers accidental damage to your vehicle, fire, theft and third-party liabilities, depending on policy type purchased.
- Types of cover include Third-Party, Third-Party Fire & Theft, and Comprehensive Insurance. It is mandatory under Nigerian law to have at least Third-Party Insurance



BEYOND INSURANCE

Protecting Your Family's Future

Have a Will

Put your wishes in writing so your family is protected and provided for.

Nominate Beneficiaries

Ensure the right people are named to receive what you leave behind.

Plan for Retirement

Prepare today for a season when active income may no longer flow.

Action Plan

"A good man leaves an inheritance to his children's children."

Proverbs 13:22

1. Appraise the present situation
2. Start an emergency fund and identify the relevant insurances to your situation
3. Establish the values/Sum Insureds and plan your premium budget
4. Approach an Insurance Company or a Broker (I can also assist at no fee)
5. Buy your insurance products

Be Insured!

THANK YOU