



AUGUST NEWSLETTER

The End of Summer Can Bring Focus
to Your Insurance

Who We Are

For anyone new, we are Crossroads Insurance GRP. We're an insurance agency that combines strategic insight, innovative technology, and a people-first approach with financial planning and insurance. With 30+ years of experience, our goal is to support and guide you to the best possible outcome so you can live your life without having to worry about what comes after.

[Learn More](#)



Life Insurance 101 with Crossroads

A SIMPLE GUIDE ON WHAT LIFE INSURANCE IS, WHY YOU NEED IT, AND THE TYPES YOU CAN HAVE



Company Introduction

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What Does it Typically Cover?

Many factors impact what insurance plan would best suit you, including your lifestyle. There are also a ton of riders that can be added on, but it can cover:

- Final Expenses
- Income Replacement
- Education Costs
- Long-term Care
- Chronic Illness
- Disability

What is Life Insurance?

Life insurance is a contract between an insurer and you, the policy owner. It guarantees that the insurer will pay a sum of money to the people you want, the beneficiaries, when you die. Beneficiaries can include your family, friends, kids, and even charitable organizations if you wish. It exists to make sure those you leave behind aren't left with nothing.

Why is it important?

No matter the stage in life, things can happen. You can start a career in your 20s, then get into a life-changing accident. You can have a preexisting condition wake up in your 30s, or a house upgrade in your 40s. No matter what happens, having a plan can make it less scary. Knowing you have that security lets the more fun parts of life show through.

If you have any further questions, or want to start the conversation about your future, schedule a consultation today and start your journey to the life you want.

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Types of Insurance, Myths, & What to Do Now



Types of Life Insurance

There are many types of life insurance policies, but the two most common ones are term and whole life insurance.

Term Life Insurance Considered one of the cheapest options, it only lasts a set number of years (usually 20, but can be less or more) and is set at a fixed rate.

Whole Life Insurance Lasts your entire life and offers cash growth like that of a 401(k), but it's far more expensive.

Common Myths/Misconceptions

- "It's too expensive."** Many people overestimate how much it costs. The monthly cost of a 20-year term life plan for a 40-yr-old female is around \$47 - 6 times less than the avg monthly cost of groceries and ~11 times less than the avg monthly cost of utilities.
- "Only older people need it."** In your 20s-30s, life insurance is at its cheapest, and the payment amount will stay the same for as long as you have the plan. Life can be very unpredictable, & it strikes fast, so having a plan can be a lifesaver in case a financial emergency arises.
- "My workplace covers me."** While this is a fast and cost-effective way to get insurance, it's not suitable because it has a set maximum it can give you, usually either one or two times the amount of your annual salary or a fixed number. This insurance is also usually tied to employment status, so the insurance goes if the job is lost.

Life insurance isn't one-size-fits-all. Taking to a financial consultant is the best way to understand your situation's needs and how to get where you want to be.

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Life Insurance 101

If you're reading this newsletter, you likely already know what this is. If you're new, though, it can be helpful!

On our LinkedIn page, there's a quick and simple guide on the basics of life insurance.

The hope is that, by making this type of post, it'll help make the topic of life insurance a little more understandable.

Check it out

Back-to-School Season is the Perfect Time to Review Health Insurance

Summer has a way of flying by. Before you know it, the kids are back to school, calendars fill up, and you're onto another busy season.

Since we're in the back half of the year, now's the perfect time to review your **health insurance**. It's incredibly important that you do that before enrollment begins, especially if you're a **freelancer, self-employed professional, or independent contractor**.

The right plan isn't just about meeting a requirement. It's about protecting yourself, your family, and your financial future. Making sure you have the coverage you need will keep those you love out of financial stress if a dire situation arises.

At Crossroads Insurance Group, we make finding the right **individual health insurance** simple. We'll help you compare your options, answer your questions, and guide you toward coverage that fits your lifestyle and budget.

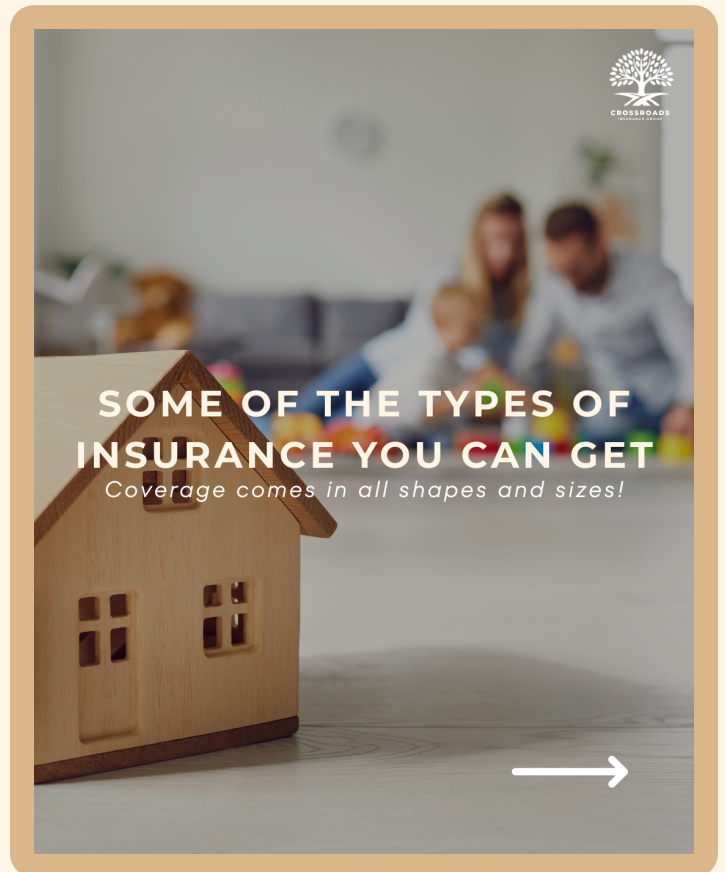
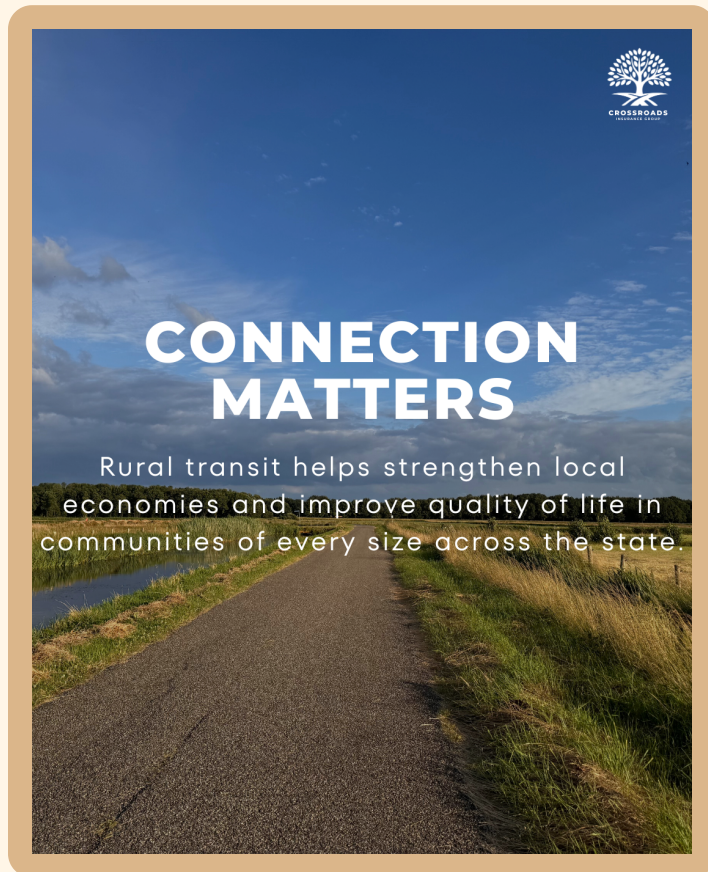
Don't wait until the last minute. Reach out today and let our team help you prepare for open enrollment with confidence.

Need help reviewing your options? Crossroads is here whenever you need advice.

[Schedule a Consultation](#)

Socials

Along with the Life Insurance 101 guide, we offer content for both individuals and business owners. Whether it's some advice on how to improve your company, something short to acknowledge a holiday, or just some simple words of encouragement, we're here to help everyone we can.



[Check it out](#)

Founder's Message

"Friends, I wanted to share something personal. Not as a sales pitch, but because I genuinely care about all of you.

*I've been in the insurance and financial services industry for **30 years**, and one thing I've seen over and over again has stayed with me.*

Many of us came to this country with very little. We worked hard, built careers, started businesses, bought homes, raised families, and created a life that we can be proud of. We focused on giving our children a better future and making sure our families had everything they needed.

But sometimes, in the process, we forgot to protect everything we worked so hard to build.”

Read the Letter

Worth a Read

[Financial Stress and Mental Health: The Psychology of Money Anxiety | Simply Psychology](#)

[28 Interesting Facts About Health Insurance - World's Facts](#)

[21 Summer Wellness Ideas: Tips for a Happy & Healthy Summer](#)

Contact Us

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Insurance Tip:

It's going to sound obvious, but have a plan! You can't predict everything, and you'll lose your mind if you try, but having a plan for a couple "what-if"s is one step closer to security.



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