

# These Six Resolutions Could Impact Your Insurance Needs for the New Year.



A new year means new resolutions. While some resolutions may be fun, family, or fitness-focused, others are larger goals that could affect your insurance needs for the new year. As you reflect on the year ahead and the plans you have, talk to your agent if any of these six goals are on your list.

1. **Getting married.** Have plans to propose or tie the knot in the next 12 months? Check one to-do off your list early by looking into life insurance now. Marriage is one of the top reasons people choose to get coverage. So, by looking into your coverage needs and options today, you can have a whole life or term life policy ready to go by the time you say “I do.” When the busyness of wedding planning picks up, you’ll thank us.
2. **Growing your family.** As your family grows and evolves, your life insurance policy should, too. It’s a good idea to talk to your agent if a baby is on the way this year. They can help you adjust the coverage on your existing policy and even get your child set up with their own life insurance policy when you welcome your bundle of joy.
3. **Buying a home.** Owning a home is a significant achievement. It requires months or years of planning, saving, looking, and finalizing. If this is the year you take the step toward home ownership, congratulations! We know this investment is an important one, and that’s why our home insurance policies offer complete protection and peace of mind for starter homes, condos, second homes, and more.
4. **Remodeling.** Is this the year you tackle the home renovations and projects you’ve dreamed of? If you add a pool, square footage, upgrades, or other notable changes, ensure they’re protected. Because these home adjustments can increase the value of your property or its rebuild costs, you’ll need to talk to your agent to adjust your coverage, too.

5. **Starting a business.** Entrepreneurial dreams are worth protecting. Whether you're launching a small startup, pursuing a passion project, or establishing a home-based business this year, Frankenmuth Insurance is your one-stop shop. We'll get to know your business and its unique needs and create coverage that works hard ... just like you.
6. **Saving.** With costs rising across the board, finding ways to save is a common resolution for many Americans. Luckily, we offer opportunities to help you save on our comprehensive coverage. Did you know bundling policies, like your existing home and auto coverage, could reduce the rate you pay on each? In addition, increasing your deductible could help lower the cost of your insurance bill. If savings is a main goal for you this year, our agents can help you evaluate your payments and look for ways to start saving.

Our team is here for all your insurance needs for the new year. And if any unexpected goals or events arise, you can trust us to be your partner through it all. Talk to a local, independent agent today.

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