My Insurance Manifesto by Michael Mines

🛡️ Protection with Purpose

I didn't get into insurance because I needed a job. I got into it because I saw the damage a lack of financial protection causes, especially for people who spent their whole lives doing the "right things."

Back in 2011, I was first introduced to the idea of becoming a life insurance agent. I went through pre-licensing and got excited about the possibilities, but life pulled me in other directions. Still, I never shook the feeling that life insurance could change people's lives, not just after death, but while they're still here.

Fast forward to the remote days of COVID, I went all in. I earned my Life & Health license and eventually stepped into the Medicare world. That's when everything clicked. Day after day, I spoke to seniors who had worked their entire lives. Military vets, loyal employees, good-hearted people, and yet they were barely getting by on fixed incomes. Many didn't even understand the Medicare benefits available to them and were clueless to what life insurance had to offer.

What I experienced was an eye-opener that hurt me to my core.

And I realized something bigger: if they didn't know in their 60s, 70s, and 80s, they obviously didn't know in their 20s, 30s, 40s, or 50s either. No one taught them how to use insurance to protect themselves, to build wealth, to secure a future for their loved ones. No one told them that banks and corporations have billions of dollars in life insurance policies while everyday families are left with GoFundMe pages.

That's when I knew I had to do more.

I decided to leave the salaried/corporate world of insurance and became an independent broker to empower myself with the ability to offer tailored solutions that meet the unique needs of each individual and family. My desire is to change the way people view life insurance, not as an expense for something that "might happen," but as a tool for protection and purpose. Whether it's protecting your home, preparing for retirement, covering final expenses, or creating generational wealth through strategies like Infinite Banking, I approach every client with care, education, and a long-term plan.

Because to me, ***legacy*** isn't just about money. It's about love, wisdom, and responsibility. And every person leaves ***one***, good or bad, whether they plan to or not.

My #1 goal is to help you plan with intention so that what you leave behind reflects the life you lived.

❤️ What Clients Can Expect

I proudly serve clients in my home state of Illinois as well as Alabama, Arizona, California, Florida, Georgia, Indiana, Kentucky, Michigan, Missouri, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and Washington.

My national insurance provider number is **16814998** (NIPR.com), and I represent Symmetry Financial Group (Quility.com) as an independent broker that represents over 40 A+ rated carriers specializing in mortgage protection, general life insurance, Debt Free Life ®, IUL's, annuities, and much more.

When you work with me, you're not just getting an agent, you're gaining an advocate. I'll always tell you what you need to hear, not just what you want to hear. Even if I can't provide the service you need, I'll guide you to the solution that's best for you and your family.

My goal isn't just to write a policy. It's to protect your purpose, your people, and your peace of mind.

📅 Book a Time To Talk. No Pressure. Just Clarity.