

## Do you have coverage?

Did you know that about 50% of households in the United States and Canada have no individually owned life insurance? The statistics for why people have not availed themselves of life insurance coverage are pretty clear, and they really don't change from survey to survey. First, let's look at the survey results (provided by the Life Insurance Marketing Research Association in 2010).

Why people don't buy life insurance:

- 74% list "can't afford the coverage" as a major reason they don't buy.
- 52% say a major reason is that they "can't decide what to buy."
- 50% agree it is a good idea but "put it off until tomorrow."
- 43% worry about "making the wrong decision."

Let's examine each of these reasons. First, the vast majority lists a major reason as lack of affordability in the coverage, yet coverage is only offered if it meets your budget. It is in no one's best interest to offer you a product that you cannot afford. A good agent (like me and other Knights of Columbus agents) goes through a process with you of determining what the affordable monthly cost is. For the record, a healthy non-smoking 40-year-old male can get \$500,000 of term coverage with the Order for just about \$1.50 a day.

If a client can't decide what to buy, I will conduct a needs analysis, which helps identify goals and objectives while considering your budget, **at no cost**. We offer term insurance, permanent insurance or a mix of both. We believe a combination of these products can solve all personal protection issues.

Putting the purchase of life insurance off can be costly, and I recommend against that. You get older and premiums go up, and you run the very real risk that your health can change. A negative change in your health can cause your costs to increase, or cause you to be denied coverage all together. Delay can be disaster.

For those who worry about "making the wrong decision?" Well, I can help. You can trust me. I know what to look for and what to recommend. A conversation with me can help erase your doubt.

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