

7 Reasons to consider Life Insurance right now!



1 Work coverage is likely insufficient

Employers that give employees coverage typically give equal to one to two times their annual salaries. While this might be enough for someone who is single with no dependents, if you have a mortgage, young children or a nonworking spouse, you'll need more than that.

2 Coverage isn't as expensive as you think

A 2015 LIMRA study found that 80% of consumers have the wrong idea about what life insurance costs. Millennials, for example, believe life insurance policies are more than three times more expensive than they actually are.

3 Life insurance only seems complicated

Broadly speaking, there are two types of life insurance: PERMANENT, which is meant to cover your entire life and TERM, which lasts for a limited number of years.

4 If you wait, it'll cost you

The older you are, the more expensive the premiums. Think about it this way: It is highly unlikely that a person would be healthier at age 40, 50 or 60 than they were at age 30.

5 Do it for your family and home

For parents of dependent children, the need is much greater and less debatable. If a parent passes away, their children still need food, clothing and shelter.

6 You still have all that student loan debt

Life insurance is designed, in part, to cover debts you leave behind. Student loans won't just go away.

7 Hey, you're not a kid anymore

Nobody likes to think about aging and mortality, but as we advance into adulthood it's time to face reality.

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