



If you don't ask, who will?

Doing the “Right Thing” for your clients

Educate your clients about Living Benefits Life Insurance

What could be more catastrophic to a family than the loss of income? We've all seen the recurring local tragedies and “Benefit Events” held for children or families of someone who died suddenly, or has suffered a critical illness such as heart attack, cancer, or stroke.

*These are our friends, neighbors and clients.
What happens to their families? Their children?*

Millions of Americans have no life insurance

- 22% have no life insurance protection at all
- Almost half carry coverage on only some household members

Many Americans recognize they are underinsured

- 44% either don't own life insurance and believe they should or own life insurance and believe they need more
- Among those who own life insurance, 40% believe they don't have enough

Many expect to purchase within the next 12 months, but most will not

- 45% say they are likely to purchase life insurance in the next year*
- In any given year only 1 in 10 households actually buys life insurance

What prevents them from buying?

- They think they can't afford it
- They worry about making the wrong decision
- They Procrastinate

No one ever asked them about buying life insurance

As a **Total Risk Manager**, you can safeguard your clients future by discussing life insurance with them today.

Did you know?