

National Webinar:

The Month of Love... ...and Life Insurance

By: Seth Groff

February is synonymous with Valentine's Day, roses, chocolates, stuffed teddy bears, and spending time with your loved ones. All of those are great, but I think February is a good month to do something else for your loved ones: purchase life insurance.

You might be thinking, "Seth, life insurance isn't romantic!" Romance is in the eye of the beholder, and I believe that purchasing life insurance to protect your family's financial future is a true sign of love. I hope that your clients will continue to live a long and healthy life, but what if something unexpected happened? If either spouse died prematurely, would the family have enough assets to provide a proper funeral and maintain their current lifestyle? If your clients doesn't have an answer to the first question or answered the second question No, then you should talk to them about the benefits of life insurance.

What is your clients' purpose in this world? A lot of people answer: To provide food, clothing, shelter, schooling, medicine, and other things to their family. This is a noble cause! If they passed away tomorrow, do they want their purpose to die alongside them or continue through life insurance? The choice is up to the client, but I would argue purchasing life insurance is the responsible way to go.

On the outside, life insurance might look boring: it pays a cash benefit to a beneficiary upon the insured's death. I challenge you to dig a little deeper and ask, "why do I believe in life insurance." For me, it's because I love my family so much, that I want to make sure they are taken care of even if I'm not here. If you or your clients feel the same way, then they need life insurance.