

Raising Awareness About Life Insurance

Each September since 2003 has been designated as Life Insurance Awareness Month. Like most awareness-raising campaigns, Life Insurance Awareness Month was created because there is an overwhelming lack of understanding of life insurance, its uses, its benefits, and its variations among the general public. Each year, the Life Insurance Market Research Association (LIMRA) puts out the results from a recent survey, and unfortunately, the numbers they report continue to be discouraging.

A recent survey found that more than 75 percent of people polled did not have a personal financial advisor, even though 68 percent of them said their opinion of the current economic conditions was somewhat unfavorable or very unfavorable.

In other words, a majority of those surveyed were uncomfortable with the economy and the uncertainty it brings, yet they did not seek professional assistance. Maybe they spoke with their friends and family. Maybe they hoped the instability would go away on its own. Maybe they did not know to whom to turn.

If you fall into this category, please remember that as a member of the Knights of Columbus, you have a full-time, professional agent you can call your own. My primary responsibility is the care and service of your family's life insurance, retirement and long-term care needs. I'll answer your questions because I want your decisions to be informed ones. I want to help.

Another LIMRA statistic said 43 percent of people did not buy life insurance because they worry about "making the wrong decision." Talk with me, your agent, and, afterwards, you'll understand that the only wrong decision was not purchasing sooner to protect your family's future.

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