

# 10 Reasons to Consider Life Insurance (and When!)

October 29, 2014 | Maggie Leyes | 0

We asked insurance professionals on our [LinkedIn page](#) and group to share their best tip on life insurance and getting coverage, and here is some of the great advice we got:

1. Start young. Just because you don't have a family, mortgage and larger financial obligations doesn't mean that you have to wait to get life insurance coverage. Lock in your rates while you are young and healthier. You can always add more later in life. —[Ivan I. Usero](#)

2. A pasta dinner fundraiser after you're gone will not raise enough money to take care of your minor children and spouse. Don't let *that* be the legacy that you leave them with. —

[Suzanne Allison](#)

3. Life Insurance is like a parachute; if you don't have it the first time you need it, there is no second chance. —[Luis A. Ortiz Haddock](#)

## Thinking doesn't protect your family, acting does!

4. Don't underestimate the "earning power" of your stay-at-home spouse! —[Patrick O'Rourke](#)

5. If you're a [small-business owner](#), who takes care of your family in the event of your death? It's not just about you. —[Sherrell T. Martin](#)

6. [Permanent life insurance](#) is the best investment vehicle while you're alive or dead: *tax-free* access to cash values accumulated in the policy while you're still alive and *tax-free* death benefit proceeds for your love ones when the inevitable happens. Put your money where your "life" is! —[Czarina C. Barit](#)

7. Until you buy it you're not covered. Thinking doesn't protect your family, acting does! —  
[Ed Rainier](#)

8. It is better to have insurance and not need it, than to need it and not have it. —[Paul Arroyo](#)

9. Buy when you're healthy—it's easier to get and less expensive. —[Shannon Williams](#)

10. Get as much as you can afford and as early as you can do it. I prefer the insurance age of zero. —[Sean McCann](#)

And, why not, an extra tip for good measure!

11. It's been said, You don't buy life insurance because you are going to die, but because those you love are going to live. I agree 100% with this statement. Protecting your loved ones should be priority No. 1. —[Scott Raab](#)



by [Maggie Leyes](#)

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