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The Family Protection Blueprint

A Plain-English Guide for American Families

Protecting Families. Building Legacies.

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FREE GUIDE

The 5 Biggest Life Insurance Mistakes Families Make

And How to Avoid Every Single One of Them

Wealth Protection · Family Security · Tax-Advantaged Growth

102M+

Americans uninsured
or underinsured

1 in 3

Households face hardship
within one month of loss

44%

Of policyholders say they
need more coverage

Sources: LIMRA Life Insurance Barometer Study | Insurance Information Institute

WHAT YOU'LL LEARN IN THIS GUIDE

- ✓ Why employer coverage is a trap — and what to do instead.
- ✓ The real cost of waiting: how delay drives up your family's premiums for life.
- ✓ How to calculate the right coverage amount for your family's actual needs.
- ✓ The wealth-building power of permanent life insurance most families never use.
- ✓ Why reviewing your policy regularly is just as important as buying it.



MISTAKE #01

Relying Only on Employer-Provided Coverage

If your only life insurance comes from your employer, you are in a more precarious position than you realize. Most group life insurance plans offer coverage equal to just one to two times your annual salary — dramatically short of what your family would actually need.

But the greater problem is portability. The moment you leave your job — by choice, layoff, retirement, or disability — that coverage disappears entirely. And if your health has changed since you enrolled, obtaining a new individual policy at comparable rates may no longer be an option. Group coverage is a benefit, not a financial plan.

KEY INSIGHT

Over 108 million American workers rely exclusively on employer-sponsored group life insurance — coverage they would lose the moment their employment ends, often precisely when their family needs it most.

— LIMRA Industry Research

THE FIX

- Do not count group insurance as your primary coverage — treat it as a supplemental bonus.
- Get individual life insurance you own outright — regardless of where you work.
- Aim for a total death benefit of at least 10–12x your annual income.
- Lock in individual coverage now while you are healthy — health affects both eligibility and price.



MISTAKE #02

Waiting Until “Later” to Get Coverage

Life insurance is one of the only financial products that gets more expensive with every passing year — guaranteed. Insurers price policies based on two factors: your age and your health. Both work against you as time passes.

A healthy 30-year-old can secure a \$500,000 twenty-year term policy for approximately \$25–\$30 per month. By age 40, that same policy costs \$45–\$65/month. By 50, it can reach \$120–\$180/month or more. Waiting just one decade can cost your family tens of thousands of dollars in additional premiums for the exact same coverage.

KEY INSIGHT

A 35-year-old who waits just 10 years to purchase a \$500,000 life insurance policy can pay an estimated \$40,000 to \$60,000 more in premiums over the life of that policy — for the exact same coverage. Youth and good health are the only assets in life insurance that cannot be recovered once lost.

THE FIX

- The best time to buy life insurance is today. The next best time is tomorrow.
- Do not wait for the perfect income level — life stage or health situation will never be “perfect.”
- If you have any known health concerns, securing coverage now is even more urgent.
- A small policy started today costs far less over a lifetime than a larger one purchased a decade from now.

MISTAKE #03

Underinsuring — Choosing the Minimum Coverage

A \$100,000 life insurance policy sounds significant — until you calculate what a typical family would actually need if they lost their primary income earner.

Outstanding mortgage: \$280,000. Vehicle loans and personal debt: \$55,000. Childcare (5 years): \$75,000. College education (2 children): \$200,000. Income replacement (10 yrs at \$65K/yr): \$650,000. Final expenses: \$25,000. Total protection needed: \$1,285,000. Most families are covered for a fraction of this.

KEY INSIGHT

LIMRA research confirms that 44% of life insurance policyholders believe their household needs more coverage than they currently carry. A false sense of security is more dangerous than no security at all — it prevents people from taking the action their family deserves.

THE FIX

- Calculate your real need: outstanding debts + 10–12x income + education + final expenses.
- If budget is tight, maximize death benefit using term coverage and add permanent coverage over time.
- A free needs analysis takes 20 minutes and gives you a precise, personalized number.
- Review your coverage after every major milestone — home, new child, income increase.

MISTAKE #04

Thinking Life Insurance Is Only About Death

Most families think of life insurance as a product for the worst day of their lives. But modern permanent life insurance — particularly Indexed Universal Life (IUL) and participating Whole Life — is one of the most powerful living financial tools available.

Cash value inside a permanent policy grows tax-deferred and can be accessed tax-free through policy loans for any purpose: supplementing retirement income, funding education, covering an emergency, or seizing an investment opportunity. Every year you carry only term coverage is a year of tax-advantaged compound growth that cannot be recovered.

KEY INSIGHT

A properly funded IUL policy started in your mid-thirties can accumulate substantial tax-advantaged cash value by retirement — while the death benefit protects your family every year along the way. Actual results depend on the policy, the carrier, funding levels, and index performance, and are illustrated for you before you commit to anything.

THE FIX

- Ask your advisor specifically about Indexed Universal Life (IUL) and participating Whole Life.
- Understand that term protects your family while permanent insurance protects and builds wealth simultaneously.
- Request a 30-year illustration showing both the death benefit and cash value growth side by side.
- Think of permanent life insurance as three tools in one: protection, growth, and retirement income.

MISTAKE #05

Buying a Policy and Never Reviewing It Again

Life changes. Your life insurance needs to change with it. The policy that made sense when you were 28, single, and renting is almost certainly insufficient at 38 with two children and a mortgage. Yet most policyholders never receive a single follow-up call from their advisor after the policy is issued.

Every one of these events should trigger an immediate review: marriage or divorce, birth or adoption, purchasing a home, a significant income increase, starting or selling a business, or approaching retirement. Each moment fundamentally changes your financial obligations and your family's protection needs.

KEY INSIGHT

The average American experiences seven to nine major life changes between the ages of 30 and 60, each of which materially affects their insurance needs. Yet fewer than 1 in 5 policyholders conduct an annual review. Outdated insurance is as dangerous as no insurance at all.

— Insurance Information Institute

THE FIX

- Schedule your annual review the same day you sign — put it on the calendar immediately.
- Initiate a review immediately any time a major life event occurs.
- If your current advisor has never called for a follow-up, you deserve a better advisor.
- An annual review takes 20–30 minutes and can reveal both gaps in coverage and money-saving opportunities.



You've Read the Mistakes.

Now let's make sure you're not making any of them.

Book your free 30-minute Life Insurance Review.

No pressure. No obligation. Just clarity about where your family stands.

IN YOUR FREE REVIEW, YOU WILL RECEIVE

- A clear picture of your current coverage gaps
- An honest, no-pressure recommendation tailored to your situation
- A personalized plan that fits your budget and your family's goals
- Answers to any life insurance questions you've been sitting on

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