

Life Insurance Is the Gift That Keeps on Giving

Do you struggle to find the right gift for that special person in your life? You may think of sending flowers or even planning a surprise weekend getaway. These expressions of love are sure to be appreciated. But as you look for a way to mark that special occasion—anniversary, birthday or other milestone—why not consider giving your loved one a more enduring gift of love: life insurance.

Now you may be wondering, what does life insurance have to do with love? The truth is, they're closely tied. The motivation behind purchasing life insurance is love: We buy it because we love people and want to protect them financially. It's also a gift that continues to give. The proceeds of your policy could benefit your loved ones for many years after you're gone.

That's what happened with the Lewis family. David was a young, well-respected cardiac pediatrician who gave generously of his time and talent. This included making regular trips to Ecuador to provide free medical care to underprivileged

children. It was on one of these trips that he suddenly died of a heart attack at the age of 43, leaving behind a wife and three young children.

While the pain from their loss may never go away, David's family has benefited from the enduring gift he left behind. The proceeds from the life insurance he owned have enabled his wife, Sarah, to pay off the mortgage, set up college funds and maintain the family's quality of life. "Dave had always taken care of us, and he continues to do that," says Sarah.

 www.lifehappens.org/lewis



Sarah Lewis and children (from left) Meghan, Matthew and Michael.

The Time Is Always Right

Life insurance may not be the first thing that comes to mind when it comes to giving a gift, but it is something that most people will appreciate and value. The vast majority of adult Americans—83 percent—believe that it's important for most people to have life insurance coverage.¹ Yet, more than a third of them have no life insurance.² Choose the gift that keeps on giving: life insurance.

¹ LIMRA and LIFE Foundation 2012 Insurance Barometer Study
² LIMRA International, Trends in Life Insurance Ownership, 2011