

5 Common Life Insurance Myths—Debunked

Myth

VS

Fact

Knowing the truth can help you make choices that support your goals.

Myth 1:

"I don't need life insurance if I'm young and healthy."



Life insurance is typically more affordable when you're younger.

Starting early can lock in lower premiums, and provide peace of mind for whatever comes next.

Myth 2:

"Life insurance is too expensive."



Many people overestimate the cost.

Term life insurance can offer coverage that fits a variety of budgets and planning needs.

Myth 3:

"Only parents need life insurance."



Life insurance can help protect anyone with financial responsibilities.

From student loans to caring for loved ones or co-signed debts.

Myth 4:

"My workplace policy is enough."



Employer coverage is often limited,

and may not follow you if you leave the company. A personal policy can offer more lasting protection.

Myth 5:

"Life insurance is only for after death."



Some policies include living benefits,

such as access to cash value or coverage for critical illness, depending on your plan.



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