

Where do your financial priorities lay?

"Shoes or Life Insurance"
March 2010

Dear Antonio,

As an Insurance Representative, friends, family, and customers often joke with me saying "Insurance is unfair because you pay for it **"if"** something bad happens, so why don't you get my money back if nothing happens?"....I have to admit this is a tough one to respond to without getting into actuarial calculations showing how your premiums are pooled to control pricing for all...I know-who cares, "I want my money back!"

What can I say... It's a tough business. However, I do know of one product that I can guarantee that you will have a claim one day if you purchase it. With this policy your premiums and/or claim payment will go back to your family and in some cases back to you = Life Insurance!

It always amazes that more people buy auto, home, and business insurance than life insurance. I wanted to share the following true story with you to make you think about your financial priorities and hopefully inspire you to secure your families financial future through some sort of life insurance vehicle.

Shoes over Life Insurance????



So I was out shopping for my son a pair of tennis shoes because he's turning 3 starting to know the difference between walking, running, and sprinting-which he prefers the most. I'm sitting on the shoe store bench and a woman and

her teen son are shopping for the same purpose. As we both shop the woman and her son are entertaining my toddler and commenting on his "cuteness" which I see as "lack of self-control" but that's another story. I began to talk to the woman and her son while the kids try on shoes. We talk about our jobs and the economy and how everyone seems to be impacted. When it came time for check out she commented to me that she had just spent \$374 on 2 pairs of sneakers for her son(which I already knew because they stood before us in the checkout line.) I said wow that's a lot but then she went on to say that this is a pretty common thing amongst teens and to just wait until my son grew up. As she left we exchanged business cards and she looks at my business card and said "oh, so you do home and auto insurance."- Yes, we do it all home, auto, life, health, business insurance...we can handle it, I replied. Curious I asked do you have a policy in place to leave behind funds in case you or your husband passes away....Her response was,"I hadn't thought about that and I don't think we do" To avoid offending her I refrained from saying you just spent \$374 on shoes- what do you mean you don't have life insurance? Instead I simply say to her, I probably could put something to together for the whole family for an affordable price considering your families age and health, give me call...I haven't heard from her since.

Tony Lee, Agent



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Moral to the story...



While it was obvious that the woman at the shoe store loved her son, it was also obvious that the future wasn't a priority. We spend a lot of time dealing in the day to day but we must stop to realize that life is temporary and someone will have to pay for our burial and may suffer financially with our absence. Maybe it will be her teen with the fancy shoes and I'm certain Nike won't be sending a check on that day. I'm certain that his mother would like for him to live a good life long after she's

gone however I hope she puts a plan in place soon. Your insurability does not last forever, ask someone who's been denied for life insurance due to age or health reasons.

So to all my friends, family, and customers who want to guarantee you'll get your money back for the premiums you put in to a policy in which a claim payment is inevitable...BUY LIFE INSURANCE.

\$20 Gift Card *When you refer a friend!*

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Sincerely,

Tony Lee, Agency Principal
A.L.L. Insurance & Marketing LLC

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