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# The 7 Most Common Excuses Why Not to Buy Life Insurance

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When it comes to buying life insurance, people are so turned off by the thought of planning for their death that they will come up with many reasons why they shouldn't. In fact, this is such a common occurrence that we decided that we should show this list to you. Here are the top 7 most common excuses people come up with as to why they do not need life insurance:

- I'm too young.
- My family won't need the money.
- I won't need it for retirement.
- I can't afford it.
- I'll do it tomorrow.
- My family will have enough money to live.
- I'll live forever.

Some of these are just down right ridiculous but some people are really serious when they tell you they are not interested in buying life insurance or even in getting a free life insurance quote for these reasons.

Let's start reviewing why these reasons are so ridiculous.

- I'm too young. You are never too young to buy life insurance. The younger you purchase whole life insurance, the cheaper it is and it will stay with you your entire life as long as you continue to pay the life insurance company the premiums. In order to qualify for a life insurance policy, you need to pass the medical questionnaire the life insurance company requires. If you become ill somewhere along your lifetime, you could no longer qualify for life insurance.

- My family won't need the money. WOW! That's a very important decision to make on your own. Does your family know you feel this way and do they feel the same way that you do? If you knew you were going to die tomorrow, would you still feel the same way? Most people don't have a crystal ball and have no idea when they are going to die. If you are still working then it is necessary to have life insurance, not just to bury you, but to replace the income that you are currently bringing in today. If you are not working, then you should consider getting life insurance to assist with estate planning. Life insurance is a very useful tool in paying off any final expenses and debt that you owe as well as settling any estate or school taxes that may be owed for the year, so that if a piece of property needs to be sold, your heirs do not have to worry about rushing and taking the first offer that comes in or having to take a loan out to settle the taxes with the government.

- I won't need it for retirement. Many people believe that once they are retired and have money accumulated that they do not need life insurance. What they failed to realize is that life insurance is a very useful tool in retirement planning, like in

pension maximization, as well as for final expenses. It can also help to make sure that inheritances are paid out to heirs in equal amounts and that they are paid out quickly while other assets are being settled in the estate. Also, many people don't realize that even though they may have money accumulated in the bank right now, if they had an illness and was put into a nursing home, they could lose all of that money that they have accumulated. In that event, they money they thought they would be passing on to their heirs would be gone. This is where life insurance is very important.

- I can't afford it. This one always gets me. There are many different types of life insurance policies from term life insurance to whole life insurance. The cheapest form of life insurance is term life insurance. If you stopped buying a cup of coffee daily or eating out once a week, you could afford a term life insurance policy. Call your local life insurance agent for a free life insurance quote.

- I'll do it tomorrow. Well, we always know what happens when we put something off until tomorrow. We never end up doing it. Procrastination is the biggest killer. Again, you do not have a crystal ball and you do not know when you are going to die prematurely. It is important to stop putting this off and to do this now!

- My family will have enough money to live. Most families do not have nearly enough money after a wage earner dies. Again, if you knew you would die tomorrow, would you still feel that way? If you are working, would your spouse and/or family still be able to carry on the same lifestyle without your income? Most likely not! Life insurance would ensure that they would be able to keep their lifestyle the same for a period of time.

- This is just ridiculous! Now I have heard of everything!

Life insurance is a serious topic and because of that people just hate talking and thinking about it. So instead they just make up excuses. Well people, it's time to stop the madness! Your excuses are just that...excuses. It's time to face the music and realize that you need to do something about your situation. Call you local life insurance agent or call a life insurance company today for your free life insurance quote and stop procrastinating. Your family will pay the price if you don't.