

The Top 10 Most Common Life Insurance Myths (cont.)



8. It is too much of a hassle to obtain life insurance.

Finding life insurance isn't as hard as you think. Getting a life insurance quote is quick and painless. All you need to do is provide basic information about yourself, including your height, weight, age and gender. Once you have a quote, you can choose the right coverage for you.

9. I get life insurance through my job. Why would I need more?

The life insurance you get through your job might not be adequate coverage.

You should compare your family's living expenses with your coverage to see if it's sufficient to cover all of your family's needs. You should be thinking about future responsibilities as well, like being able to pay for your children's education after you're gone. Also keep in mind, like all good things, your employer-paid coverage ends when the coverage limit is met—which is the maximum amount your employer will pay out upon your death. Most experts suggest obtaining coverage five to eight times your yearly salary. If you are only covered for half of that amount, what will your family do when their living expenses exceed that amount?

10. My mortgage lender provides me with coverage. Isn't that enough for me?

Your mortgage isn't the only expense your spouse or children will have to take care of if you pass away—there are cars, college education, food, medical expenses, funeral costs—the list goes on. Life insurance can cover those for you.

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