

Is life insurance worth it? Comparing common insurance coverages.



Consumers enroll in home, auto, medical, and other insurance policies because they value their investments and futures. These policies add layers of protection. They give peace of mind. They work behind the scenes so you're not always thinking about, or worrying for, the worst.

While most of these policies are no-brainers for consumers, one of them is often overlooked: life insurance. Instead of asking yourself, "Is life insurance worth it?" instead ask, "Why other policies, and not this one?"

So, you have these coverages.

You have home insurance. Your home is a significant investment. Policyholders need home insurance to get their mortgages, but also benefit from the protection it provides should something happen to a home's structure or belongings.

You have auto insurance. Though it's required in almost every state, it also adds an added layer of reassurance and peace of mind for unexpected events on the road.

You have medical insurance. Because medical expenses can add up, this type of insurance keeps costs controlled and your family protected.

You have business insurance. Business owners come to expect one thing: the unexpected. That's why they get coverage.

You have travel insurance. Investing in a trip? You'll likely get travel insurance to protect your plans and any unforeseen changes.

You may even have pet insurance. Pets are an extension of family. This insurance keeps them safe and protected through the years ahead.

So ... why not life insurance?

Simply put, life insurance can be the hardest coverage to think about. You don't want to imagine the worst happening to yourself or a family member. But just as you get all the policies mentioned above to protect yourself, family, and future from the unexpected, life insurance does the same.

Life insurance is a voluntary coverage. There's no mandate to take out a policy. But, there are countless benefits to doing so. To start:

- A policy can cover your family's expenses and loss of income if you passed, cover burial expenses, protect against debts falling on another loved one, and more.
- Policies come in both Whole Life and Term Life options, so you can choose the policy and price point that works for you.
- It can be more affordable than you think.
- It gives the same peace of mind of your other insurance coverages.

Curious to learn more about life insurance or get set up with a policy? Read our blog, [Life Insurance 101](#). Then, talk to a local, independent agent about a policy today.