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## WHY YOU SHOULDN'T WAIT TO BUY LIFE INSURANCE



Submitted by Patty Picardi, Director of Wealth Management,  
**National Financial Network. [www.NFNpottstown.com](http://www.NFNpottstown.com)**

Procrastination is something that many people struggle with, but the reasons for procrastination are often misunderstood. Procrastination is often thought of as a form of laziness — putting off tasks because we don't "feel like" working. In fact, it is a way of managing negative emotions or moods associated with the task being avoided.

When a student procrastinates starting an essay, for example, it probably isn't because they would rather watch TV. More likely, they are afraid of failure — that the essay will receive a bad grade. Psychologically, they are avoiding the stress or anxiety associated with the essay, but their procrastination compounds those feelings in the long run, negatively impacting their self-esteem and confidence.

### LIFE INSURANCE AND PROCRASTINATION

Unfortunately, procrastination and its negative effects can continue past our student years. One common thing that many people procrastinate is buying life insurance. Life insurance can be associated with several complicated emotions, like thinking about death and worrying about the cost, so the procrastination is understandable. Still, just like a student avoiding an essay, procrastinating only compounds the negative emotions.

### LIFE INSURANCE IS INEXPENSIVE FOR YOUNG PEOPLE

Nearly 40 percent of people wish they had purchased life insurance at a younger age than they did.<sup>2</sup> This is because purchasing life insurance while young can have positive financial and emotional effects.



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First of all, life insurance is generally less expensive if you purchase it while you're young and healthy. Many young people vastly overestimate this cost. 44 percent of Millennials estimate life insurance will cost around \$1,000 per year. In fact, the cost of term life insurance for a healthy 30-year-old can be closer to 1/6th of this: \$160 per year.

### **LIFE INSURANCE CAN BOOST YOUR CONFIDENCE**

Next, having life insurance can boost your financial confidence, which in turn can boost your overall emotional confidence. With life insurance in place, you'll know your loved ones can be protected in your absence. This is particularly important if you have a family that depends on your income — even if your partner has an income as well. When facing the loss of just one income, 42 percent of two-income American

families would face financial hardship within six months, and 25 percent would suffer financially within a month.

### **LIFE INSURANCE AND FINANCIAL PROFESSIONALS**

If you've been procrastinating buying life insurance, the good news is you don't have to break the habit all on your own. A financial professional can help you figure out what kind of protection is best for you and your family. They can also help you plan for the future, build wealth, and protect your assets. Working with a professional can make it easier to break the loop of procrastination and make choices that reinforce your financial confidence.

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