



# So Why Do We Need Life Insurance?



WRITTEN BY:  
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**S**imple...  
Because we  
have worked  
so hard our entire  
lives to  
provide  
for those  
we love.

In the United States, it is no secret that we are a consumer driven society. We work harder, have less vacation time, and tend to live very stress-filled lives. We want to have it all, do it all, and create the best possible life for ourselves and our family.

*But what happens when that plan is shattered by an unexpected or premature death?*

Even though we all like to think we are going to live forever, the truth is, we're not. In fact, over the last five years, I have personally seen... a young mother die at age 27 of a massive heart attack while her two year-old was left crying at her side until daddy came home from work. A dear friend, who was the hardest working family man I know, die at age 47 of carbon monoxide exposure while taking a quick

nap in his van before continuing to work into the night. Three of four family members tragically killed by a careless driver on a local street. We've all heard or personally experienced these heart-wrenching events. We never think they will happen to us. But life sometimes throws us a curve ball when we least expect it. Unfortunately, we don't get a telegram telling us when our time is up!

Life Insurance is a gift we leave our loved ones long after we are gone. Today, many of us feel we are adequately protected because we have life insurance coverage through our jobs. This is a huge mistake. What if you lose or change jobs? Many employers nowadays are trying to cut their expenses and



don't even offer life insurance to their employees. If you are self-employed you may think life insurance is a luxury you simply can't afford. Also, when we

retire, most job-related plans also "retire" and we no longer have coverage at an age when we are closer to dying than we were in our 20's. At this point, you may be uninsurable (denied coverage), or now have health conditions that require you to pay a "rated" (higher) premium.

*So the question remains . . . "Do I really need life insurance, and how much and what kind should I have?"*

Well, only you can answer that question truthfully, but here are some thoughts to ponder.

- ❖ Do you have a mortgage? (even if you are single, do you want your heirs to be responsible for paying off your debt?)
- ❖ Do you have a spouse/partner, children, grandchildren, or any loved ones who you'd like to provide something for such as living expenses, or a college education?
- ❖ Do you have a spouse or partner who could not manage financially without your salary?
- ❖ Do you have a disabled or handicapped loved one who would need extra help or care during their lifetime?
- ❖ Do you have a business or property interest that you need to protect for your heirs?
- ❖ Are you concerned about your heirs losing part of their legacy to state or federal taxes?

❖ Would you feel great about leaving a gift to a favorite organization, church or charity?

If you answered yes to any of the questions and you want to know how much and what type of insurance is best for you, call an experienced and caring insurance agent today. She or he can analyze your situation and listen to your concerns.

Together you can determine what is the best plan for you and your beneficiaries.

**One last word . . .**

Life Insurance, your cost and your eligibility, are determined by your age and your health. You'll never be younger and probably healthier than you are right now! **TODAY is BETTER than TOMORROW!**

"LIFE  
INSURANCE  
LETS THOSE  
YOU LOVE  
KEEP ON  
LIVING"

**"We dedicate this Article in Loving Memory of our Associate, TOM BOLES, a trusted advisor and a very dear friend. We Love and Miss You Tommy."**



*Call Family Focus Financial Group and have peace of mind when it comes to your life insurance needs. 732-364-5462.*

*Today families come in all shapes and sizes, from 1 to 101. One common thread is that all of our hard work is to support "the family," and provide the best life possible. We at Family Focus Financial Group are a family-oriented firm with 50+ years of combined experience in financial services. Kathy's career includes years spent as an institutional trader for several Wall Street Firms, real estate, family and small business planning, and retirement/estate planning.*

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## Family Focus Financial Group, LLC

Our philosophy at FFRG is to provide intelligent solutions for you, our clients, so that you have peace of mind in knowing that your strategies are consistent with your objectives and values.

- Financial & Estate Planning Strategies
- Charitable Gifting
- Income Solutions
- Investments Under Management

**Kathleen Nolan, R.I.A.R.**  
Registered Investment Advisor Representative  
**President / Founder**  
Investment Advisory Services through REAP Financial, LLC

