

September 2004

September is Life Insurance Awareness Month

Taking steps to ensure the financial security of your family is the message of Life Insurance Awareness Month.

Working Americans are concerned about financial security, and a public awareness campaign is focusing their attention on the need to protect themselves and their families with life insurance. During Life Insurance Awareness Month this September, the non-profit Life and Health Insurance Foundation for Education (LIFE) has been running print and radio advertising, an eight-page section in *Newsweek* magazine and informational content on LIFE's website, www.life-line.org.

This fall, employers may be looking for information on how life and disability benefits can help employees provide financial security for themselves and their families. This may create an exceptional opportunity for producers.

Study Reveals Concerns about Financial Security

A majority of Americans with annual household incomes of \$100,000 are expressing concerns about their financial security, according to a survey commissioned earlier this year by The Hartford Financial Services Group. The Hartford's annual survey, conducted via the Internet in 2004 by an independent research firm, found that 52.7 percent of Americans among the so-called "emerging affluent" say they feel less than financially secure.

The survey also found several financial security trends that impact life insurance sales:

- **Most people would rather visit the dentist than review their life insurance needs.** Most of us get a dental check up twice a year yet 71.9 percent said they did not review their life insurance coverage annually. Another 6.5 percent reported never reviewing their coverage.

