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Busting the Life Insurance Lies: 38 Myths And Misconceptions That Sabotage Your Wealth

Kim D. H. Butler, Jack Burns

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Is life insurance a bad investment? Don’t I lose all my cash value when I die? Shouldn’t I just make a bundle and invest it instead? What about my spouse or my kids—do they need life insurance? Can I borrow money from (or is it against?) a life insurance policy? My insurance advisor told me one thing about insurance, but my financial planner gave me different advice, and an expert on TV said something else entirely. What do I do now? Help! Every day, people like you and me run into questions like these—and no good answers. The truth about life insurance is that myths, misunderstandings, and even outright lies cause a lot of uncertainty around what it is, how it works, who needs it and when, and—most importantly—the great benefits it can bring to your life. This book is here to clear up all that confusion. With combined experience of over fifty years in the life insurance industry, Kim Butler and Jack Burns know what’s true and what isn’t. They’ve seen what works and what fails. They’ve lived through every success and failure the industry can throw at them. And they’re fed up with seeing smart, well-meaning people fall for costly half-truths and mix-ups because they just can’t find the right information. Busting The Life Insurance Lies takes the 38 biggest, loudest myths around life insurance and breaks them wide open. Whether you’re wondering if life insurance is right for you, wanting to understand how it can help you while you’re still alive, or even an insurance advisor yourself, this book will guide you to the answers you need to make the clearest, most informed decision—one you’ll feel good about for the rest of your life.

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