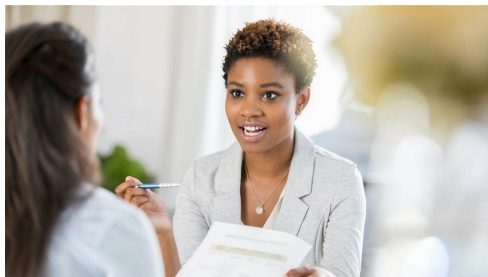




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Protect yourself: Learn the truth behind 4 common myths about life insurance



(BPT) - If you haven't made solid financial plans for the future, now would be a good time to consider a life insurance policy that could protect you and your family in your time of need — or protect your loved ones in your absence.

Given the importance of life insurance, it's astounding that 37.5 million American households lack such a policy, according to the 2016 Facts About Life study by the industry group LIMRA. That may be because many people misunderstand how such policies work and how much it costs. For example, recent Insurance Barometer studies by LIMRA and Life Happens found [63 percent](#) of Americans cite expense as the reason they don't carry term insurance, yet [80 percent](#) overestimate the cost — millennials by 213 percent and Gen Xers by 119 percent.

While some Americans hope to rely on other sources to protect their families, they may not realize all the benefits life insurance offers. Every family has different needs, and some life insurance products are flexible enough to offer customizable options to provide a measure of financial security to your spouse and children — the people that matter most.

Some other common myths about life insurance of which you should be aware:

Myth: Life insurance is only available through financial advisors. In fact, quality, strong-valued policies for your entire family are often available through your employer or your spouse's employer. For example, [Boston Mutual](#) Life Insurance Company offers a wide range of workplace solutions paid for by employers, employees or both, including permanent life, term life, critical illness, accident and disability insurance. Talk to your company's HR department about the process involved in securing comprehensive coverage for your family.

Myth: Workplace policies can't offer enough options for your needs. You'll find that well-established life insurance companies understand the market well enough to offer a range of flexible products, including policies that are payroll deductible, stable in cost regardless of your age, portable when you're changing jobs and available with add-on riders or other insurance types through the same carrier.

Myth: Young, healthy people don't need life insurance. The truth is, your health can change at any time and it's best to expect the unexpected. Further, uninsured people can easily leave behind personal, medical or mortgage debts and/or funeral expenses that end up burdening family members or executors when they die.

Myth: Your life insurance policy only covers you, not your family. Not true. Some products protect you, your spouse, your dependent children and even your grandchildren, often at one affordable cost. That's why marriage and becoming a parent can be excellent reasons for buying new policies.

Investing in life insurance is a crucial step to take when it comes to protecting yourself and your family from unexpected losses. But it doesn't have to be confusing or complicated. Find more detailed information about life insurance options for you and your family at www.BostonMutual.com.