



## Life Insurance Myth #3

# “I already have life insurance through my job. That’s enough!”

You’re taking full advantage of your work benefits—and that’s great. But is the life insurance coverage you have through your job really enough?

Typically, it’s equal to one or two times your salary, or it may be a set amount like \$50,000. And while that sounds like a lot of money, you have to consider how long your loved ones would need to rely on that money to be OK financially.

There are a lot of factors to consider, such as: Are you the primary breadwinner? Do you have children who depend on you? Do aging parents lean on you for support?

It’s also important to understand that your group life insurance benefits could be lost if you change jobs, lose your job, or retire. That could leave your loved ones at risk.

So, while your life insurance through work is a great benefit to have, consider purchasing an individual life insurance policy that you own. Remember, life insurance will only accomplish your goals if you’ve got adequate coverage in place.

Contact an insurance professional to learn more about your options.