



## The Shocking News....Most People Do Not Have Enough Life Insurance

### Why Consider Redding Life Insurance



According to the latest information, most people do not have enough [life insurance](#). Only 6 out of 10 people have even considered life insurance, and many who do have life insurance don't think they have enough. 70% of households with children say they are just barely meeting needs. But what would happen to those families if income was lost due to the death of a spouse?

Over 80% of California residents over-estimate the cost of [life insurance](#). In reality, life insurance is very affordable and provides your family with financial peace of mind upon your passing.

### Benefits of Life Insurance

1. Payment on Debt - If you have any outstanding debt (like a mortgage) at the time of your death, it does not go away. Your estate will still be responsible to settle all accounts.
2. Continuation of Income - Life insurance can provide the funds to replace your income upon your passing. Family income will certainly diminish, and there's a very good chance that your family will experience a lower standard of living.
3. Unpaid Medical Expenses - It is highly likely that you will have medical expenses prior to your death; some of which may not be covered by health insurance. Adequate life insurance proceeds ensure that these final expenses are well taken care of.
4. Funeral Expenses - Most people don't plan, or fund, their funeral expenses; again life insurance is there to help.

If a business owner has family members who depend on the income from a business, which might not continue if he or she were suddenly gone, the proceeds from company-owned life insurance could help replace the lost income and help protect the family's quality of life while they adjust and move on.

Protect what matters most in your life with a policy from Berry Curtis Insurance.

Berry Curtis Insurance provides quality Life Insurance solutions for clients near Redding, Corning, Anderson, Red Bluff, Orland, and Chico.

*Source: LIMRA's Life Insurance Barometer Study 2013*