

FIELD AGENT REPORT (website:kofcdavidkeeling.com)

Brother, why should you consider having life insurance throughout your entire life? According to U.S. News & World Report, 75% of all young couple wage-earners who have dependent children at home are underinsured. Is anyone surprised at this? But according to a U.S. Gov't. Actuarial Statistics Report, during the last 25 years, out of every 100 young workers who started their careers, 36 did not live to age 65, a little over 1 out-of-every 3 life risk. So you could say based on both these research findings, most young families are in jeopardy of losing a home & lifestyle.

And how will life insurance benefit those who are in the 64 of every 100 workers? Debt, in the way of a mortgage, credit cards, car loans, student loans, etc. are a fact of life today for at least 95% of all workers and over 80% of all retirees. We all know when the budget gets tighter, due to the costs-of-living going up, State & Federal Income Taxes, due to pension costs, low interest rates and living longer; couples find themselves having to pay the minimum payment on their loans which are basically a few dollars over the interest of the loan. According to the Employees Benefit Research Institute & Boston College, 74% of all retirees are living on an average 60% income of what they were earning in their working careers. Now here is the clincher: 40% today but growing by 11 million each year, of retirees 75 years & older still have a mortgage and heavy credit card debt according to the New York Times. And if a person passes away still owing debt and leaves a surviving spouse or a co-signer, they now are responsible for that debt. You can't take your money or your debt to the grave with you!

The affordable guaranteed solution to wipe out any debt is thru life insurance. There is also a guaranteed way to use life insurance in freeing up as much as 30% more of a couple's pension income during their retirement. Life insurance is not just a part-time life remedy getting you to retirement. It is a sound lifelong financial back-up, and thanks to the venerable servant to God, Fr. Michael J. McGivney, the Knights of Columbus can provide you this benefit if you have reasonably good health and are under age 80. Please contact me for more information. David Keeling, Council Field Agent (909) 824-1024