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SEPTEMBER IS LIFE INSURANCE AWARENESS MONTH:  
Take an Assessment of your Life Insurance Needs and Policies

BATON ROUGE, LA – September 8, 2015 – September is designated Life Insurance Awareness Month. This was created by the LIFE Foundation is an industry-wide effort to raise awareness about life insurance needs.

According to Donald G. Scully, Jr., CEO of Louisiana Wealth Advisors, “The research conducted by the LIFE Foundation and LIMRA provides compelling statistics regarding consumers, their attitudes, and purchasing decisions regarding life insurance.” According to a recent industry study, 43% of American adults have NO life insurance coverage.\* And, nearly one-third (30%) of Americans believe they need more life insurance and more than 2 in 5 (43%) say they would feel a financial impact within 6 months if the primary wage-earner died.\*

Scully explains that many consumers own life insurance but don’t really take stock of what they have or, many younger people may think life insurance is a purchase for when they are “older”. Scully offers a few quick tips to consumers as they take an assessment of their own life insurance needs, policies, and finances.

- **Start young.** Typically, a younger person is healthier than an older person and will receive better rates. Also, for some types of insurance policies, the advantages of building cash can be a part of future planning strategies.

8560 Jefferson Highway, Suite B | Baton Rouge, Louisiana 70809

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- **Review your designated beneficiaries.** The typical scenario is a couple who have been divorced for a number of years and the former spouse is still the beneficiary of the policy.
- **Evaluate your life events.** Life insurance underwriting, beneficiaries, and the amount of coverage are impacted by your stage of life and major events. These events may include marriage, divorce, birth of a child, or personal health problems.
- **Consider executing your purchase and convertibility options.** Many consumers have insurance policies that were purchased 5, 10 or 15 years ago, and now, after specified periods of ownership, there may be options to purchase and/or convert. This is critical to evaluate if the person is no longer insurable.
- **Determine your financial priorities.** Ultimately, it's up to you to plan your financial future. Almost always, there are financial savings strategies to help free up dollars to protect your future.

Scully, Chief Executive Officer of Louisiana Wealth Advisors, has more than two decades of experience in assisting individuals and small business owners in analyzing and implementing investment and protection-based financial strategies. Louisiana Wealth Advisors is located at 8560 Jefferson Highway, Suite B in the Country Club Business Park office complex. The telephone number is 225-778-7600. For more information, [www.LouisianaWealthAdvisors.com](http://www.LouisianaWealthAdvisors.com).

*\*LIMRA 2015 Insurance Barometer Study*

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