

# STATE VICE PRESIDENT'S MESSAGE

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## Quick Hits . . .



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KJT State Vice President

**E**very month I field questions on an array of topics. Here is a little feedback on the topics I discuss day in and day out as well as a quickly approaching event I would like to remind you of . . .

### **KJT Youth & Teen Camps**

It's that time again! KJT Camp is right around the corner and we are accepting 2017 applications! The deadline is Friday, June 23 (so you have a little time, just don't forget). We will once again hold our Youth Camp as well as our third year of KJT Teen Camp. Our Youth Camp will last four days while our Teen Camp will consist of three jam-packed days. In short, we are looking forward to another great camping season. If you have a camper who is of age yet does not have a policy in place, give us a call and we can help get it taken care of!

### **Get It While It's Cheap!**

Make no mistake – the cost of life insurance is lower the younger you are when you purchase it. So, do what you

can to purchase at **LEAST** enough for burial. This is an expense that won't disappear. Purchasing a 10 Pay Life (paid up in 10 years) or 20 Pay Life (paid up in 20 years) as soon as you begin your working career will go a long way. Leverage your money, you will be glad you did . . .

### **Insure Your Love**

Remember, life insurance is not for the person it covers yet the people who are left behind. When you purchase life insurance you are buying it to provide financial support in the case you die. Don't make your family suffer because you didn't plan accordingly.

### **A Little Bit Is Better Than Nada . . .**

Some people begin to research life insurance to only find they are grossly underinsured. It's then when these people simply "give up" due to the cost or disbelief. Rome wasn't built in a day, take steps if you must yet purchase what you can afford when you can afford it. Taking small steps is better

than standing flatfooted while sinking.

### **You Might Be Surprised . . .**

Another aspect that surprises folks is life insurance is still available to most people. The life insurance industry has come a very long way in the last 2.5 decades.

Some carriers issue policies until age 80 while offering Simplified Issue plans (or limited underwriting plans). Don't talk yourself out of something that may be simple and still available. Remember when your teacher said, "There are no dumb questions." Well, a quick phone call could surprise you. In closing there are several good reasons to purchase life insurance beside the ones I've mentioned. Find your reason for purchasing life insurance and don't let an excuse prevent you from making a good decision!