

## September 2025 Council Message

Is there a gap between the insurance coverage you have and the insurance coverage you need?

Maybe you wonder about this every once in a while, before putting it out of mind. Or maybe you don't think about it all. But September is Life Insurance Awareness Month, so I think it's important to bring this question up now.

Let's explore some situations in which you might need to fill an insurance gap:

**Young adults.** If you're getting group coverage through your employer, consider what will happen if your job situation changes. That coverage is not likely to follow you. The good news is, buying your own life insurance is generally more affordable the younger you are, so don't miss the opportunity to lock in coverage now.

**Those with accrued debt.** Life insurance can help ensure money is available to pay off any debts, such as student loans or a mortgage, without forcing your loved ones to sell assets or inherit a financial obligation.

**Those who are married.** Many married couples share financial responsibilities. If one spouse dies, the other could struggle to cover those expenses alone.

**Those with children.** Life insurance helps protect children in case of tragedy. It ensures they would be able to maintain their standard of living, stay in their home, help cover childcare or schooling and eventually go to a secondary education option, if desired.

**Small business owners.** You built your business — now protect it. Life insurance can help with estate planning, final expenses and ensuring your business would operate if the unexpected happens.

There are many reasons why you may need life insurance protection, and I'm here to help you find the coverage that matches your needs.

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