

Mistake Number One

Do you really know if you have the right amount of insurance? **Almost 80% of all insured in America today are either carrying too much or too little insurance.** Both of these situations put you in a very bad position.

On one hand, if you have more insurance than you need, you are paying too much in premium.

Even more of a problem is having too little. Think about it. You pay all that money to the insurance company year after year after year and then, when you finally need it, it isn't even enough to protect you like you hoped it would. This could have devastating effects for those loved ones left behind. Can you imagine experiencing the grief of losing someone close to you coupled with the financial stress this would cause?!

The problem is that most people, when asked, aren't really sure how they decided how much insurance to buy in the first place. Either their agent told them what **he or she** thought they needed or they simply guessed. This is not a way to take care of your financial future; it's how you create potential financial ruin. **But have hope! There is a better way!**

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