

Life Insurance: A Love Letter

February 10, 2014 | Liran Hirschhorn |

When you love someone, it's the little things that make a difference like opening a car door, pulling out a chair, wiping away the tears and spending time listening to them talk about his or her day. It's also about protecting and caring for your partner and family even when you're not around. Making sure the kids have coats in the morning, even if they say they're not cold; putting a nutritious dinner on the table, even when it's eaten so quickly no one knows what it is; and providing financial security, even if they've never looked at a checkbook.

Loving someone is about keeping their best interests in mind, even if they are too young to know what that means.

Life insurance provides financial security for your loved ones at a time they need it most. They're fragile and reeling from the emptiness your departure has caused in their lives. The last thing they need to worry about is creditors.

Your ultimate love letter

Hopefully, you spend your life telling and showing your family that you love them in a million little ways. That shouldn't stop when you pass. Life insurance is your final love letter to them.

Remember the fireworks and butterflies when you met your significant other? Remember how you made it a point to know his or her interests, sometimes putting them above your own? You would move mountains for this person.

If only we all had an angel, like George Bailey did in *It's a Wonderful Life*, who showed us what things would be like for our family and friends if we weren't there. We can't possibly know the pain they would endure when we're gone and frankly, we don't want to think about it. But we force ourselves, out of love for them, to imagine it from a financial standpoint. We try to imagine their needs and anticipate how we can help without being present. We define our roles in the family like this:

- *My family relies on my income for the day-to-day expenses*
- *I take care of everyone's needs. I don't draw a salary, per se, but someone would have to do it if I wasn't there. My spouse couldn't do it all.*
- *My kids will be going to college. Those expenses need to be addressed.*
- *My spouse will be devastated. There's no way he'll be able to work right away.*
- *My family doesn't have the money to cover my final expenses or to cover the taxes on my estate.*

Providing for your family's financial needs is one of the few things you can control when it comes to a premature death. It's peace of mind and a way for your family to know that you loved them enough to safeguard their future.

Buying life insurance is like sending a love note from the Great Beyond, like a final gift to our loved ones saying, "I would give anything in the world to be with you, but since I can't, I'll do what I can and that's making sure you're taken care of financially." We don't know how the love story will end, but taking care of our family's needs will be a reminder of our love for them long after we are gone. In this scenario, life insurance transforms into love insurance.

<https://www.lifehappens.org/blog/life-insurance-a-love-letter/>