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**NCOIL SALUTES LIFE INSURANCE AWARENESS MONTH**  
*Urges the Importance of Protecting Loved Ones*

Belmar, NJ – The National Council of Insurance Legislators (NCOIL) is proud to highlight September as the 20th annual “National Life Insurance Awareness Month”. NCOIL focuses on this campaign to serve as a reminder to families of the value of life insurance and encourages them to perceive life insurance as an investment into their families’ security.

“Life insurance is an important financial tool that provides families with a safety net, offers financial protection in times of loss, and ensures that financial commitments are met, even in the absence of a loved one,” said Arkansas Representative Deborah Ferguson, DDS, NCOIL President. “I encourage everyone to take the time to assess their need for coverage to make sure they avoid the uncertainty that comes with being uninsured or underinsured.”

NCOIL CEO, Commissioner Tom Considine, said, “Having sufficient life insurance coverage is an important component of a sound financial plan and provides resiliency during unexpected times.” He continued, “Two common misconceptions surrounding life insurance are that it is expensive and that it is not needed. However, many people can be insured for the price of a daily cup of coffee.”

“NCOIL urges consumers to consult with their financial advisor to get a quote to find a plan that fits their needs and budget. Consumers can choose from among many different varieties of life insurance. With the innovations in product development, consumers can now buy policies that also cover long term care needs from the same benefit. Everyone should understand the benefits of life insurance and the risks of going without it,” Considine concluded.

Additional information and resources about Life Insurance Awareness Month can be found at [https://lifehappenspro.org/life-insurance-awareness-month](https://lifehappenspro.org/life-insurance-awareness-month)
NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act seventy-six years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.