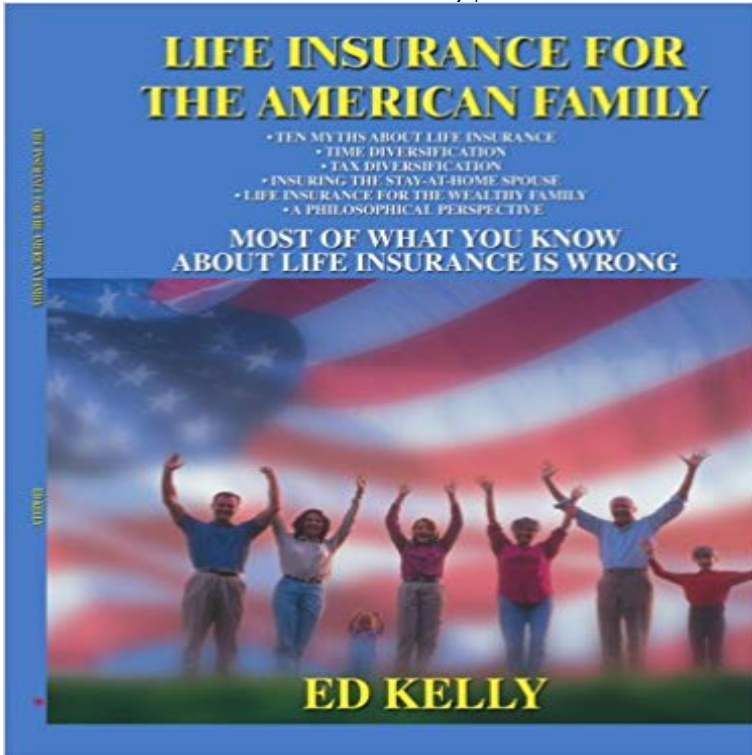


# Life Insurance for the American Family: Most of What You Know About Life Insurance is Wrong



Ed Kelly is on a mission to help American families. They are grossly underinsured with their current life insurance coverage, and something must be done about it, soon. In this book, Ed exposes the 10 myths that most consumers and their current advisors hold about life insurance. Once these myths are dispelled, then the mothers and fathers, husbands and wives, insurance agents and financial planners can all move on to address the truth about Time Diversification and Tax Diversification. This book is a call for Americans to take responsibility for themselves and the real risks we all face. While most people can think of only one reason to own life insurance (to provide money for a survivor), Ed shows there are actually 1000 reasons to own life insurance, from cradle to grave. Many of these are driven by the tax advantages inherent in a life insurance policy. His mission is to drive you to a better conversation and a better meeting with your financial professional. This book will help you see life insurance from a new philosophical and practical perspective.

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**collect, says Judith Hasenauer, a Chartered Life Underwriter, or CLU, and**