

New Book "Today's Life Insurance - A Protection Tool For Your Future" Guides Consumers Through Buying Life Insurance

A Complete Road Map for Understanding Life Insurance and How to Use It to Protect Your Financial Future

VERO BEACH, FLORIDA, UNITED STATES, April 1, 2021 /EINPresswire.com/ -- During these uncertain times, many consumers have rushed to buy life insurance. The pandemic has given

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Life insurance is a foundational building block for long-term financial security. Many Americans ignore the financial benefits of this tool. It can protect their financial futures.”

Harry N. Stout

many people the impetus they needed to make the life insurance purchase. For the majority of Americans, however, research has shown one of the major reasons they do not buy the life insurance coverage they need is that they do not understand the products available and the benefits life insurance provides.

In his new book, *The FinancialVerse: Today's Life Insurance – A Protection Tool for Your Future* (\$16.99 print and \$7.99 eBook), author [Harry N. Stout](#) takes his over twenty-years' experience in the life insurance industry and creates a

clear path for consumers to follow in making the decision to purchase life insurance coverage.

According to Stout, most American adults have little or no formal personal finance education and do not understand the new technologically-driven world of finance. They will have spent more time learning to drive an automobile than learning about how to use and manage money. Adults spend more time on social media each week than looking after their financial situations. As a result, Stout says many individuals live in a world of almost constant financial anxiety and stress. In fact, most people, regardless of their economic background and level of education, do not fundamentally understand the financial matters that allow them to successfully navigate the key financial decisions and risks they will face throughout life. This applies to life insurance, one of the building blocks of a strong personal financial foundation.

Ideal for consumers of all ages, the book provides a clear roadmap on the key questions and concerns of buying life insurance including:

□ What is Life Insurance?

- ❑ Why Buy?
- ❑ The Core Product Benefits
- ❑ When Coverage is Not Needed
- ❑ How Much Protection Is Needed?
- ❑ The Different Product Types
- ❑ The Major Positives and Negatives of Available Products
- ❑ The Right Mix of Policies to Buy
- ❑ The Misunderstood Tax Benefits of Life Insurance
- ❑ Why Work-Provided Coverage May Not Be Enough
- ❑ Where to Buy and the Five Step Buying Process
- ❑ Why and When They Should Work with An Agent
- ❑ The Financial Strength of Life Insurance Companies

The FinancialVerse: Today's Life Insurance – A Protection Tool for Your Future can be ordered from the FinancialVerse [website](#) or through Amazon and major national book distributors.

Harry N. Stout is a published author and former senior executive for several of the nation's largest life insurance and annuity companies. He has over thirty years of practical experience in all aspects of life insurance, annuities, personal finance, banking, general insurance, investments, and financial management. He is acknowledged as a national personal finance thought leader and has written for numerous financial publications and participated in national media of all types.

He is a past director of the Life Insurance Marketing and Research Association (LIMRA), the National Association for Fixed Annuities (NAFA), the Financial Services Council of Australia, and the Insurance Marketplace Standards Association.

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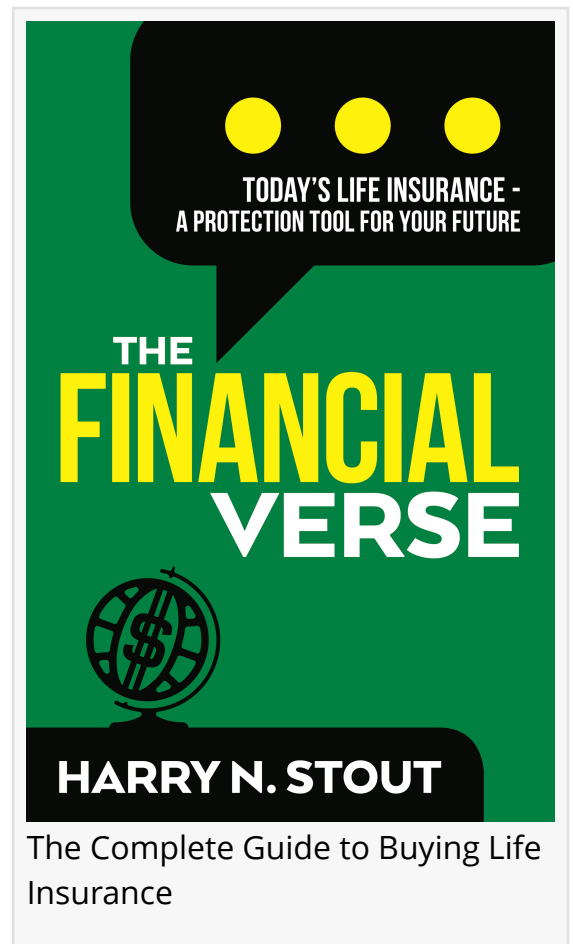
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