

Life is a Gift

October 2019 Newsletter | By: Ian Sachs, CFP®

September was “National Life Insurance Awareness Month”. It’s an industry-wide campaign that is designed to educate Americans about the importance of life insurance. In honor of the campaign that just ended, I thought I’d take some time to discuss the reality that we all face and to share why I do what I do.

Before reading forward, please watch this 1-minute video from Honda: Safety for Everyone.

I first saw this commercial a few weeks ago while watching the Arizona Cardinals game with my Dad on a Sunday afternoon. It elicited strong emotions from both of us and then we quickly realized that it was a Honda commercial promoting the safety features of their vehicles. Though it was a great commercial, I think there was more to it than just putting a loved one in a safe car. It was a commercial about the fragility of life and the impact that we have on others. This could have been one of the most compelling commercials ever made about life insurance.

Life is a gift. The fact of the matter is, we are all going to die one day. Part of me wants to preface by saying “I don’t mean to sound morbid,” but the reality is, there is no way to shy away from it. We are all going to die one day, and I hope that it’s a very long time from now at an old and healthy age. I wish that someone could guarantee that we will live well into our 90’s to fulfill our goals, dreams, and



aspirations – to get the most out of our lives, to be good people, to take care of others, and to leave the world in a better place. However, that is not the reality that we live in.

We wake up every single morning with a brand-new list of risks that we will face during the regular course of the day. Some of those risks can be managed through our decisions, and others just can’t be. We can avoid riding a motorcycle without a helmet and smoking cigarettes, but we can’t avoid cancer or getting hit by a drunk driver.

When our office opens at 7:30 a.m., we are usually the first phone call to receive the news. Someone has died. Usually the call comes from a completely shaken spouse, but it often comes from a child, a parent, or a business owner. Death claim after death claim, the pattern never changes. The beneficiary on the other end of the line wants to ensure that their protection is still in place. Not because of greed, that couldn’t be further from the truth. It’s because they metaphorically hit a brick wall going 60 miles per hour the night before when their life was turned upside down in an instant. They have to make sure that their affairs are in

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order before they can properly spend the next few years grieving.

We can't control what happens tomorrow, but we can control what happens today. If you love someone or something, you need to plan ahead. There are ironclad estate and insurance planning mechanisms that have been around for thousands of years dating back to ancient Greece.

I love what I do not only because it feels good to help others (I'm sure most of those reading this will feel the same about their careers), but because I am a passionate planner. I love the process, the details, the math, and the client relationships. I love working with people and I genuinely love the concept of insurance. My family was positively affected by insurance many decades ago when my Grandpa entered the business, and that connection has been passed to a third generation – me.

There isn't a number in the world that can replace a loved one, but it will certainly help the survivors by removing much of the financial burden that exists when a death occurs.

Living in the world of insurance, I cannot stress enough how important it is to plan. Take steps to put the proper plans in place today in case something happens tomorrow. Life is short enough as it is, and the people that are ultimately affected by a premature death are the ones that continue to live with the loss.

Respectfully, I'm sure that there are a number of people reading this that have experienced a loss in some way and have lived through the obstacles, the challenges, and the pain that ensues from the another's death. Especially when it's premature. Life comes with many great fortunes, but it also comes with tragedies.

Life is fragile, but it is also a wonderful gift, one that we are all sometimes guilty of taking for granted. As we begin to prepare for the holiday season, take some time to cherish those that matter the most to you – family, friends, colleagues, and even the familiar faces that you see at the gym or your local Starbucks.

About Risk Resource

Risk Resource insures life's risks by providing a single-source solution for a wide range of financial services that protect our clients and their families. With four decades of experience in insurance planning, we partner with our clients to navigate the full spectrum of financial tools by exploring all options and customizing plans that meet their unique needs.

We specialize in Life Insurance, Disability, Long-Term Care, Annuities, and Tax-Free Wealth Accumulation, and understand that every need is different which is why we represent over 100 insurance carriers. This gives us the flexibility and freedom to find the right solutions for each of our clients.