

Why the Life Insurance Conversation Matters



Barb Pietrangelo (left) and Jeanie Kazemier (right)

You might think that life insurance is a nice add-on to offer your clients—something to round out their investment and retirement plan. The fact is, however, most plans are incomplete without it, says insurance professional Barb Pietrangelo. In her 30+ year career, she makes sure to have a conversation about life insurance with each client.

Barb shares this story of her client, Jeanie, as an object lesson about why the life insurance conversation matters.

Jeanie's Story

Jeanie and Tom had an idyllic life: a strong marriage with two kids. Tom prospered in his career and made sure to involve Jeanie in each step of their finances, which included getting life insurance.

When Tom was tragically killed in a snowmobiling accident at just 45, the world collapsed for Jeanie and the kids. Grief overwhelmed them, but thanks to Tom's life insurance, financial tragedy did not.

The life insurance addressed immediate concerns, such as the funeral and the family's bills and expenses. But it also set them up for the future so they could continue living in their home, as well as plan for college, retirement and even family vacations. It did everything Tom had planned for it to do.

Imagine how different the future would look for Jeanie and her children if there had been no life insurance.

Having a conversation about life insurance with clients doesn't have to be difficult. Barb has these tips to help:

1 Use a story. You may have a personal story that you can share. If not, use Jeanie's story or others from the educational nonprofit Life Happens, which has stories to fit a wide range of demographics. People see themselves in other people's stories and can relate.

2 Listen to their objections. Often the hurdle is something you can easily tackle. Cost is a common reason people don't get life insurance. It doesn't help that most overestimate its true cost by three times or more.* Another hurdle is not understanding the benefits of the product. Help people see the value of the product and that it can be easily worked into their budget.

3 Team up. At the start of her career, Barb teamed up with an insurance professional who had more experience with selling life insurance than she did. Teaming up with an insurance expert means you can give your client the expertise they need to make an informed decision.



Watch Jeanie's story at
lifehappens.org/kazemier

* Source: 2022 Insurance Barometer Study, Life Happens and LIMRA