

Boomer Esiason returns as spokesperson for Life Insurance Awareness Month. by Marvin H. Feldman

For the second year in a row, retired NFL quarterback and current CBS network color commentator Boomer Esiason will be an advocate for life insurance and the spokesperson for Life Insurance Awareness Month this September.

Life Happens, a nonprofit organization dedicated to helping Americans take personal financial responsibility through the ownership of life insurance and related products, created and has coordinated LIAM over the past 10 years by using emotional storytelling to help advisers reach their clients and prospects in meaningful ways.

At Life Happens, we are proud to be leveraging Boomer's powerful message and disseminating new "Real Life Stories," true accounts of people who've benefited from sound insurance planning or found themselves in tough situations due to lack of coverage, to underscore the power

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of life insurance for this year's LIAM.

Esiason's days on the gridiron established him as one of the most successful quarterbacks in NFL history. He was a four-time NFL All-Pro selection and was the league's Most Valuable Player in 1988, the year Esiason led the Cincinnati Bengals to Super Bowl XXIII. Fans today tune into his nationally syndicated radio show "Boomer & Carton." That's the celebrity Boomer.

The everyday Boomer is a caring husband and dad who speaks eloquently about the gift of life insurance. That's because when he was just 7 years old, his mother, Irene, died of cancer and had no life insurance. What had been a typical middle-class suburban upbringing for Esiason was turned upside down. His father, Norman, struggled not only with his grief, but with keeping finances, work, home and kids in balance.

"When a parent dies and there's no life insurance, life becomes very tough, very fast," Esiason recalls. "My dad, two sisters and I experienced financial hardship firsthand when my mom died." Through determination, hard work and the support of his father, Esiason turned his talent at football into the successful career he has today.

Boomer is truly passionate about protecting his family with life insurance, and his honesty and warmth resonates with the public, making him an ideal spokesperson for LIAM. Having Boomer as the spokesperson is a great way to push life insurance into the national limelight during September and to get people thinking about their life insurance needs. Last year, he got universal acclaim from the industry for raising awareness about life insurance. His TV public service announcement was in the top 8% of all PSAs aired nationally, and it will continue to be aired this year through December. (Watch the PSA message at *www.lifebappens.org/boomer*)

"Last year as your spokesperson, I learned so much about the hard work that you all do to combat the crisis of underinsurance," Esiason said. "I'm here again because we need to continue to get the message out about the impact life insurance can have on your loved ones."

Industry Resources Available

To help the industry leverage Boomer and his powerful message, Life Happens has created a wide range of consumer resources that features Boomer, from a candid video, to downloadable flyers to social media posts. All of these resources are available at Life Happens' industry-only site, *www.lifehappens.org/industry*, and can be used by those who financially support the work of Life Happens, including supporting member companies and agents who are members of an affiliated industry organization.

In addition, Life Happens continues to develop "Real Life Stories," which are available as videos and flyers. For example, one story features Summer, a 22-year-old single mom-to-be who was working full time as a waitress, studying full time at college and thinking she couldn't afford something like life insurance.

According to the 2014 Insurance Barometer Study, conducted by Life Happens and Limra, 80% of Americans overestimate the true cost of life insurance. Those without coverage, on average, think it's three times more expensive than it is—with those under 25 overestimating its cost by 10 times. Even those with coverage think it's twice as expensive as it really is.

Summer's agent showed her a policy for just \$12 a month—something almost anyone can afford. Tragically, just nine months after her son, Nathan, was born, Summer was struck and killed by a car while walking. The life insurance Summer had bought ensured that her son would be financially secure in her absence.

During last year's LIAM campaign, Summer's story and a link to her video were featured on the Life Happens Facebook page. That post reached more than 1 million people, which shows the power of unbiased, emotional storytelling. (Watch her moving story at *www.lifebappens.org/stokes*) Life Happens uses the power of "Life Lessons" and personal messages from its LIAM spokesperson to highlight the true stories of people who've benefited from sound insurance planning.

If people don't get emotionally invested in protecting their loved ones, no amount of statistics, numbers or product features will change their minds. We encourage producers to share these stories and valuable lessons to educate the public about life insurance, not just in September but all year long. All LIAM and Boomer-related resources can be found at *www.lifebappens.org/industry*.

Life Insurance Package

18 Only Time Will Tell
20 Life/Health Top Writers by Line
26 A New Response
31 Shopping in the 'Super' Market
34 Navigating a New Landscape
37 Longer Lives, Bigger Issues
42 Life Selling Insight

Video:

Go to **page 17** of the digital edition to watch a video interview with Boomer Esiason.

www.bestreview.com