



**National Association of  
Insurance and Financial Advisors  
California**  
1425 River park Drive Suite 200  
Sacramento CA 95815  
(916) 646-8600  
Fax (916) 646-8130  
office@naifacalifornia.org  
www.naifacalifornia.org

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Contact:

David V. Dellinger

Executive Vice President

[davidd@naifacalifornia.org](mailto:davidd@naifacalifornia.org) or (916) 646-8600 x 15

Michael McCaffrey

Vice President of Communications

[Mccaffrey1@aol.com](mailto:Mccaffrey1@aol.com) or (805) 520-4120

**Assembly Insurance Committee  
Unanimously Votes to Proclaim September 2005 as  
“Life Insurance Awareness Month”**

**Sacramento, CA** – In an effort to join the rest of the nation in helping to address the crisis of under-insurance across the nation, the California Assembly Insurance Committee unanimously voted to pass House Resolution 19 (Vargas) designating September 2005 as “Life Insurance Awareness Month” in support of the month-long public education campaign.

**HR 19** introduced by State Assemblyman Juan Vargas (D-San Diego) and sponsored by the National Association of Insurance and Financial Advisors-California (NAIFA-California) recognizes the need for greater awareness of life insurance and its benefits. Studies show that an estimated 50 million Americans lack the life insurance coverage they need to help ensure the financial security of their surviving loved ones. “Life Insurance Awareness Month” is an industry-wide educational campaign created to address growing concerns about the large number of Americans who lack adequate life insurance protection.



*“We applaud Assemblyman Vargas for carrying this important resolution on NAIFA-California’s behalf,” said Michael McCaffrey, NAIFA-California’s Vice President of Communications. “The support of the California Legislature reinforces the essential role of life insurance in the financial lives of all Californians.”*

The California resolution also asks Governor Schwarzenegger to issue a proclamation calling on the federal government, states, localities, schools, nonprofit organizations, businesses, other entities, and California citizens to observe “Life Insurance Awareness Month” with appropriate programs and activities. Additionally, the resolution calls attention to the National Association of Insurance and Financial Advisors (NAIFA), the nation’s largest member association for insurance agents and financial advisors, and the Life and Health Insurance Foundation for Education (LIFE) for their role in the campaign.



Veteran actress, New York Times best-selling author and mother of two, Marilu Henner, was a spokesperson for the “Life Insurance Awareness Month” campaign:

*“People tend to think of Life Insurance as a luxury – something only for rich people. I am here to tell you, it’s not a luxury, it’s a necessity!” said Henner. “It is hard to imagine how much more difficult life*

*would have been for my mom and my five siblings had my dad not had life insurance. My dad had a clean bill of health from his examination just three weeks before he died of a heart attack at age 52, I was only 17. My mom still had to work full-time for the first time following my dad's death, however his life insurance helped cover final expenses, pay off debts and help keep the family in our home.” Henner went on to say, “You have to imagine what your life would be like [without your parents and their support] or what would happen to your family if you didn't have life insurance. I hope my story will help encourage those who are underinsured to take steps to make sure their families are financially protected.”*

Grossmont Community College student, Jessica Hoffman, from La Mesa, California is still living her life insurance story. She also tearfully testified in support of “Life Insurance Awareness Month”:



*“Failure to plan properly for life's ‘what if's’ is something I know a lot about. My dad died when I was 14. He had life insurance, but it wasn't enough. Not only did my Mom have to provide for three girls by herself, she had to do it starting from a big financial hole.” said Hoffman. “If my Dad had it to do over again, I'm sure he wouldn't be happy with how much our family has missed out on and how hard it is for me to realize my dreams of a college education and a good life. I wouldn't want someone to go through what I did, I've learned that people need to plan ahead.”*

Michael McCaffrey, NAIFA-California Vice President of Communications pointed out that Life Insurance is unique in that it is not mandated:

*“Health Insurance is often offered with companies, Auto and Home Insurance it is required by law or by the lender. Not so with Life Insurance.” said McCaffrey. “Our goal as agents through NAIFA-California is to reach people about the importance of what would happen if their life was cut short – how the promises to their spouses and the dreams for their children that would not be fulfilled.”*



NAIFA-California appreciates the support of Assemblyman Vargas and the California Legislature in helping to raise awareness about the importance of life insurance and encourage consumers to evaluate their life insurance needs. Additionally, NAIFA-California is grateful to Marilu Henner and Jessica Hoffman for their promotion of “Life Insurance Awareness Month”. Their personal experiences are excellent examples of the critical role life insurance can play in helping surviving family members meet immediate and long term financial obligations and objectives in times of hardship.

For assistance in California with identifying an advisor to help with your life insurance needs, visit [www.naifacalifornia.org](http://www.naifacalifornia.org) and click on “Find an Advisor”.

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NAIFA-California members belong to one of 36 local associations throughout California, as well as the National Association of Insurance and Financial Advisors (NAIFA). NAIFA has close to 75,000 members in the United States, Puerto Rico, and Guam making it the largest insurance and financial services organization in the world! We actively work to ensure that consumers receive the best possible benefits and services for their insurance and investment dollar. Our commitment to the consumer is also highly evident in customer relations, agent training, ethical conduct, continuing education and a formal "Code of Ethics" that must be ascribed to by each of our members. Over 75 percent of NAIFA-California's members devote a portion of their time to the sale and servicing of individual and group health insurance products, therefore many of our members also belong to the Association of Health Insurance Advisors (AHIA), a conference of NAIFA.