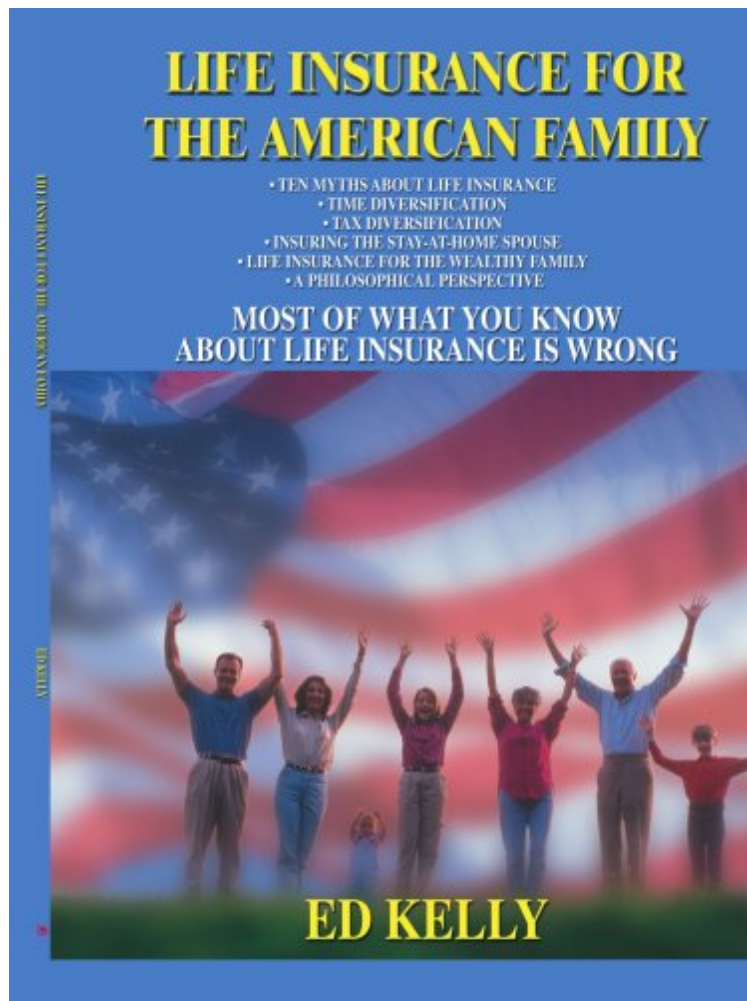


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Ed Kelly is on a mission to help American families. They are grossly underinsured with their current life insurance coverage, and something must be done about it, soon. In this book, Ed exposes the 10 myths that most consumers and their current advisors hold about life insurance. Once these myths are dispelled, then the mothers and fathers, husbands and wives, insurance agents and financial planners can all move on to address the truth about Time Diversification and Tax Diversification. This book is a call for Americans to take responsibility for themselves and the real risks we all face. While most people can think of only one reason to own life insurance (to provide money for a survivor), Ed shows there are actually 1000 reasons to own life insurance, from cradle to grave. Many of these are driven by the tax advantages inherent in a life insurance policy. His mission is to drive you to a better conversation and a better meeting with your financial professional. This book will help you see life insurance from a new philosophical and practical perspective.

About the AuthorEd Kelly owns a financial planning practice and provides training to thousands of financial advisors throughout the United States. His mission is to fight the apathy about insuring families while leading a professional resurgence toward appropriate insurance advice and implementation. Ed lives in southern California with his wife Val.