

108TH CONGRESS
2^D SESSION

H. CON. RES. 461

IN THE SENATE OF THE UNITED STATES

SEPTEMBER 29, 2004

Received

CONCURRENT RESOLUTION

Expressing the sense of Congress regarding the importance of life insurance, and recognizing and supporting National Life Insurance Awareness Month.

Whereas life insurance is an essential part of a sound financial plan;

Whereas life insurance provides financial security for families in the event of a premature death by helping surviving family members to meet immediate and longer-term financial obligations and objectives;

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Whereas nearly 50,000,000 Americans say they lack the life insurance coverage needed to ensure a secure financial future for their loved ones;

Whereas recent studies have found that when a premature death occurs, insufficient life insurance coverage on the part of the insured results in three-fourths of surviving family members' having to take measures such as work additional jobs or longer hours, borrow money, withdraw money from savings and investment accounts, and, in too many cases, move to smaller, less expensive housing;

Whereas individuals, families and businesses can benefit greatly from professional insurance and financial planning advice, including the assessment of their life insurance needs; and

Whereas the Life and Health Insurance Foundation for Education (LIFE), the National Association of Insurance and Financial Advisors (NAIFA) and a coalition representing hundreds of leading life insurance companies and organizations have designated September 2004 as "Life Insurance Awareness Month" the goal of which goal is to make consumers more aware of their life insurance needs, seek professional advice, and take the actions necessary to achieve the financial security of their loved ones: Now, therefore, be it

1 *Resolved by the House of Representatives (the Senate*
2 *concurring), That the Congress—*

3 (1) recognizes and supports the goals and ideals
4 of "Life Insurance Awareness Month"; and

5 (2) requests the President to issue a proclama-
6 tion calling on the Federal Government, States, lo-

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1 calities, schools, nonprofit organizations, businesses,
2 other entities, and the people of the United States
3 to observe “Life Insurance Awareness Month” with
4 appropriate programs and activities.

Passed the House of Representatives September 28,
2004.

Attest:

JEFF TRANDAHL,

Clerk.