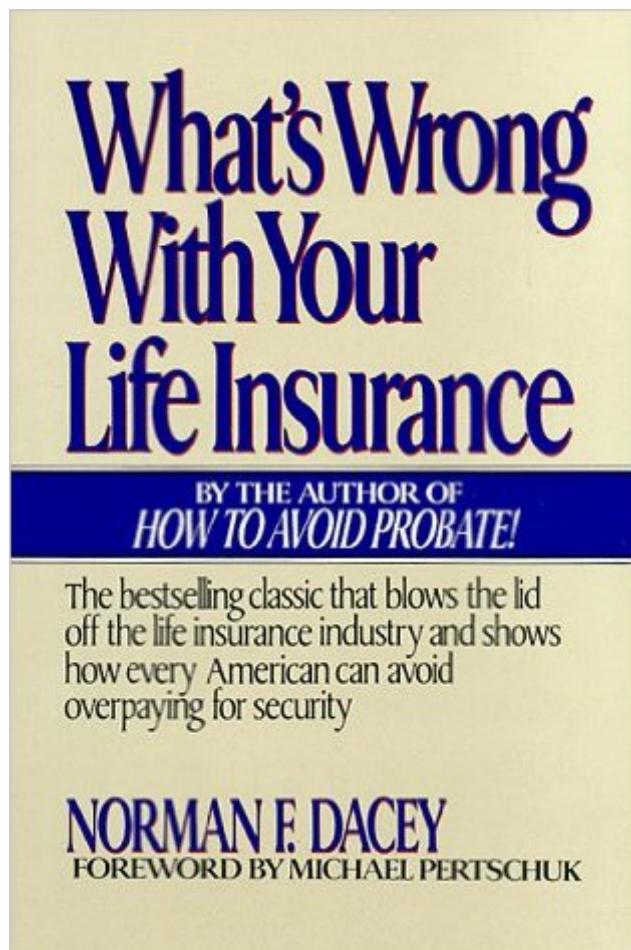


The book was found

What's Wrong With Your Life Insurance



Synopsis

A completely revised and expanded edition of the controversial bestseller that for more than 25 years has alerted hundreds of thousands of Americans to the abuses of the life insurance industry.

Book Information

Hardcover: 452 pages

Publisher: Macmillan General Reference (October 1989)

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Average Customer Review: 4.2 out of 5 starsÂ See all reviewsÂ (36 customer reviews)

Best Sellers Rank: #684,162 in Books (See Top 100 in Books) #87 inÂ Books > Business & Money > Insurance > Life #32882 inÂ Books > Politics & Social Sciences > Politics & Government #166140 inÂ Books > Reference

Customer Reviews

For anyone concerned about the vast array of life insurance products, Dacey is right on target about the way cash value and term life insurances work. His analyses are timeless, because the products are constructed the same today as when he originally wrote the book. "There is nothing new under the sun . . ." Despite the ever-changing assortment of "titles" the cash value industry puts on its policies, the fundamentals are the same, always have been, always will be: as you get older, the risk of dying and the cost of insurance increases; if you don't increase the premium with time, or create the correct level premium from day one, the product is most likely to collapse at some point in the future when you can least afford that event (AKA: Universal Life -- see the "guaranteed" column in your policy's illustration pages, not the "based on current assumptions" column), because "current assumptions" that create initial premiums are artificial -- there can be no guarantee that they will remain the same into the future (and most never do). Buy AND READ this book--all of it!!--to get a thorough working knowledge of the industry, its products, and understand your true need for INCOME PROTECTION, not LIFE INSURANCE that your cash value life agent wants to sell you. Do business with someone who also understands and believes in Dacey's "buy term and invest the difference" concept. They're out there!!

This text smashes the myths put forth by the big life insurance companies about how life insurance REALLY works! If you are planning on protecting your family's well being through the purchase of a life insurance policy, READ THIS BOOK FIRST! If you already OWN a life insurance policy, this text will REALLY open your eyes. (not to mention, probably get you VERY angry!) You will save yourself a LOT more then the purchase price of this book. I guarantee it!

Yes, this book is an ideological tirade against the concept of permanent insurance and the companies that have pushed it for years. But it also presents tremendous amounts of interesting factual information. This book will get you asking the questions that really matter:1) How could anybody pretend to insure me permanently against the most certain event in life--DEATH?2) Why should I need insurance after I retire?3) Why and when do I really need insurance?Yes. This book will make you spit bullets. Your Grandpa and your life insurance salesman friends will not like this book. Try to be understanding of them. They have been trained to think buying insurance is like buying a car; why would anybody want to lease when he could buy? But if you have read and agreed to "The Millionaire Next Door," you will agree that you have little need for permanent life insurance.

The only people who won't like this book are cash value life insurance agents. Why would any right-minded customer disapprove of a book dedicated to entertainingly informing them of how much "cash value" life insurance policies are probably the dumbest thing they could buy.

This book should be MUST reading by anyone who is considering entering the field of Insurance and a career. Jim F. Lexington, KY

If you have ever wondered about life insurance and all of the goods and bads about it, this is most definitely the book for you to get. You'd be surprised as to who recommended me this book. My RVP. And what is it that I do. I help people figure out if their life insurance is actually the one for them, if not, I find something better for them perhaps. This book was one of the required materials for all interns to read and follow by. By all means, not all insurance salesmen, and woman, fear this book, some actually live and sell by it. Overall, it's a great book. It opens your eyes to the reality of the insurance business!

This is the best plain language book I have ever read about life insurance. The novice buyer will

know exactly the difference between the various policies. Whole life, Universal life Variable life and Term life. Once you have read this book you will never again by a cash value policy. Some other books that are a great companion to this are " How your insurance policies rob you" and " The wealthy Barber"

I found the author to have a ranting style. As a life insurance agent, I want to get all opinions. It is difficult to read for the negativity that comes off as bias... but its good for finding out objections and understanding them. Will review again if I can get further thru the book.

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