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FOR IMMEDIATE RELEASE

LIFE INSURANCE: NOW MORE THAN EVER

Don't Leave Your Family's Financial Future to Chance, Says Local Insurance Expert

Orlando FL - You may be feeling less financially secure than before the Great Recession began. Your retirement accounts may have rebounded, but your savings have dwindled. You may have found a new job, but at a lower salary. Some days you might feel like it's all you can do to put food on the table and keep a roof over your head.

But what would happen if you didn't come home tomorrow?

"No one wants to think in those terms, but given that many of us are still in the financial rebuilding stage, you need to ask yourself, 'Would my family be OK financially without me in the picture?'" says

Robert D. Barboni, President of Evershore Financial Group, headquartered in Boca Raton with additional offices in Orlando and Palm Beach Gardens.

Life insurance is one of the few guarantees your family could rely on to maintain their quality of life, Barboni points out. It's never wrong to take stock of your life insurance needs.

As difficult as it may seem to look beyond the bills due at the end of the month, "you should make it a priority to maintain your current life insurance or get coverage if you don't have it," says Barboni. "It will provide an anchor of stability for your family's finances, helping ensure that your loved ones will be financially secure when you pass away."

For those without any life insurance, or for those who may need more because of changing circumstances, Barboni has these suggestions for getting coverage.

Step 1: Determine how much life insurance you need. As a general guideline, a person should consider coverage 10 times his or her annual salary. For a more accurate estimation, the nonprofit LIFE Foundation has an easy online Life Insurance Needs Calculator that can help you determine how much coverage you need. Find it at www.lifehappens.org/lifecalculator.

Step 2: Decide what type of insurance you need. There are two main types of life insurance: term and permanent. Both offer advantages, but the kind of coverage that's right for you will depend on your personal situation and financial goals. There are policies available to meet virtually every budget and need.

Step 3: Understand your buying options. You have several options when it comes to making your life insurance purchase. There are insurance professionals in the community who will sit down with you, free of charge and without obligation, to assess your life insurance needs, and then recommend the type and

amount of coverage for your situation and budget. You may also be able to obtain life insurance through your employer. Check with your benefits manager at work to see what your options might be. Additionally, you can purchase life insurance online through one of many insurance websites, which typically offer policies from a multitude of insurance companies.

“The most important thing is to get the coverage,” says Barboni. “You don’t want to leave your family’s financial future to chance.”

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About Life Insurance Awareness Month

Held each September, Life Insurance Awareness Month is an industry-wide effort that is coordinated by the nonprofit LIFE Foundation. The campaign was created in response to growing concern about the large number of Americans who lack adequate life insurance protection: 95 million adult Americans have no life insurance, and most of those who do have far less coverage than most financial experts recommend. For more information on life insurance, visit LIFE’s website at www.lifehappens.org.

About Bob Barboni and Evershore Financial Group

Under the leadership of Bob Barboni, LUTCF, CFP®, Evershore Financial Group is a full-service financial firm offering a variety of products and services from some of the strongest and most respected companies in the industry. Evershore Financial Group specializes in offering comprehensive wealth management tailored to the unique needs of individuals and business owners. The firm is headquartered in Boca Raton and has additional office locations in Orlando and Palm Beach Gardens. Bob Barboni is a well-respected financial advisor with over 16 years of financial services experience. In addition to assisting individuals and business owners with their wealth management needs, Robert was selected as a Financial Advisor for the NFL Players Association. Robert has written for the Miami Herald’s “Ask the Expert” section, as well as articles for magazines such as Financial Advisor and Senior Market Advisor.

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