

109<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

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**H. CON. RES. 181**

**CONCURRENT RESOLUTION**

Supporting the goals and ideals of National Life Insurance Awareness Month, and for other purposes.



109<sup>TH</sup> CONGRESS  
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# H. CON. RES. 181

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## **CONCURRENT RESOLUTION**

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;

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 working additional jobs or longer hours, borrowing money, withdrawing money from savings and investment accounts, and, in too many cases, moving 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 2005 as “Life Insurance Awareness Month”, the goal of which 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) supports the goals and ideals of Life Insur-  
 4        ance Awareness Month; and

1           (2) calls on the Federal Government, States, lo-  
2           calities, schools, nonprofit organizations, businesses,  
3           other entities, and the people of the United States  
4           to observe the month with appropriate programs and  
5           activities.

Passed the House of Representatives July 25, 2005.

Attest:

*Clerk.*