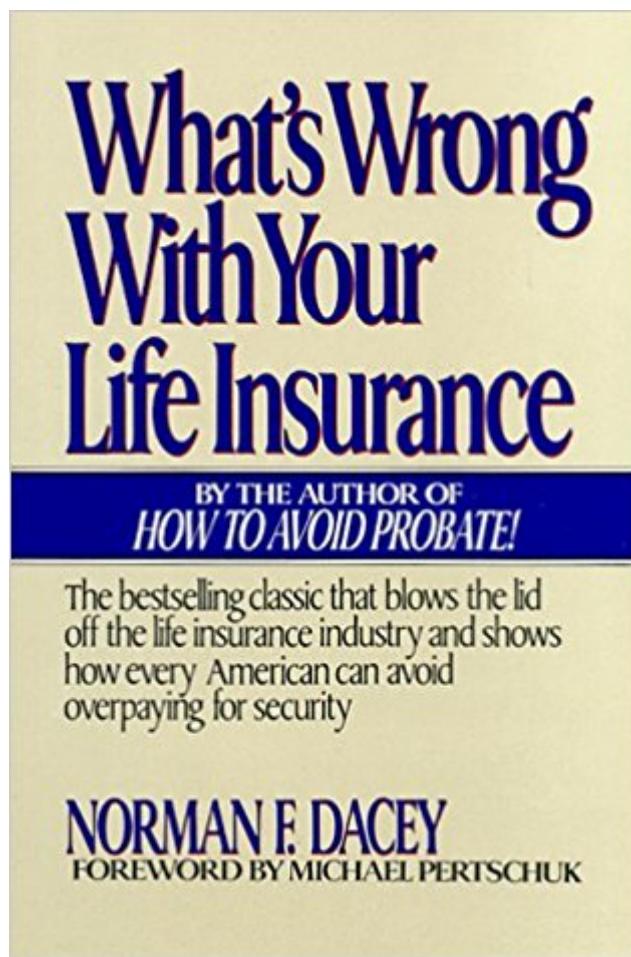


The book was found

# 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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Best Sellers Rank: #912,485 in Books (See Top 100 in Books) #94 in Books > Business & Money > Insurance > Life #46958 in Books > Politics & Social Sciences > Politics & Government #94296 in Books > Reference

## **Customer Reviews**

A standard "cash value" life insurance policy will pay its prescribed death benefit in any year the prescribed premium is paid up, and the premium usually is reduced eventually to zero by an ever-increasing annual "dividend." Nevertheless, in this updated version of a controversial 1963 title, Dacey ( How to Avoid Probate! ) denounces the insurance industry as a whole for misusing policyholders' money. Huge surpluses from lapsed policies, investments and favorable mortality experience, argues the author, finance exorbitant executive salaries and agent compensation. He sees deception everywhere in the modern insurance world of policies combining mortality charges with a savings/investment program. The variety of such formulas is almost infinite, their complexity confusing to the prospect they are meant to fool (and to the reader), as Dacey demonstrates exhaustively. His uncomplicated advice: "Buy cheaper term-insurance and invest the difference."

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Just about everything is wrong with your life insurance, according to Dacey, unless you have simple term insurance. In this scathing update of his 1963 book of the same name, Dacey, also author of How To Avoid Probate (1965), catalogs the numerous abuses and deceptions he sees being foisted upon an unsuspecting public. Dacey has an inflammatory style ("avaricious industry" and "financial

"Moloch" are representative epithets), but amply demonstrates, largely from the industry's own sources, how agents strive to sell high-commission cash value policies that leave customers under-insured. His advice: Buy term and invest the difference. While this is a valuable source, it has an enormous amount of detail and is far too repetitious. Careful editing would have made it leaner, if not meaner. Nevertheless, recommended.- Jack Ray, Loyola/Notre Dame Lib., BaltimoreCopyright 1989 Reed Business Information, Inc.

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.

Amazing in its detail and easy to understand. It was straight foreword and pulled open the curtains to allow you to see with clarity the greed of the insurance industry and the common sense of buying term and investing/saving your money outside of your insurance policy.

Very pleased with the shape of the book. It is a used book.I had this book about 20 years ago and lost it. Glad to have it again.

Good product and service

Great information. While life is a rip off and more people need to know about this! Term insurance is the way to go. Find a Primerica agent!

Perfectly explains how cash value and universal life policy's Rip you off. But term invest the difference!!

Everything you need to know to make the right decisions regarding income protection for your family.

This book is filled with exciting and disturbing facts about the history of life insurance companies. I found this book to be extremely interesting and helpful to me in my business as a life insurance agent. This is a must read for anyone who wants to know the truth about how life insurance policies work.

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