

Rep. Byrum offered the following resolution:

**House Resolution No. 324.**

A resolution to declare September 2010 as Life Insurance Awareness Month in the state of Michigan.

Whereas, The vast majority of Americans recognize that life insurance helps safeguard their families' financial security, and nearly 80 percent of U.S. households have some form of life insurance coverage; and

Whereas, In 2005, 2006, 2007, 2008 and 2009 a majority of state governors signed proclamations recognizing September as Life Insurance Awareness Month; and

Whereas, Life insurance owned by individuals and businesses provides much needed income replacement to spouses and families who have lost loved ones whose income they relied upon for sustenance and economic well-being; and

Whereas, Nearly 68 million Americans say they lack the life insurance coverage needed to ensure a secure financial future for their loved ones; and

Whereas, Life insurance tools such as wealth transfer, estate tax equity and estate planning help provide economic stability and security for families throughout Michigan; and

Whereas, Life insurance usually pays for burial costs, unpaid medical fees and other unexpected expenses related to fatal illnesses, injuries and death; 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 2010 as "Life Insurance Awareness Month," whose goal is to make consumers more aware of their life insurance needs, encourage them to seek professional advice, and take the actions necessary to achieve the financial security of their loved ones; now, therefore, be it

Resolved by the House of Representatives, That the members of this legislative body declare September 2010 as Life Insurance Awareness Month in the state of Michigan.