



## What's Wrong With Your Life Insurance

By Norman F. Dacey

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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.

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## **What's Wrong With Your Life Insurance By Norman F. Dacey Bibliography**

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## **Editorial Review**

From Publishers Weekly

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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From Library Journal

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., Baltimore*

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## **Users Review**

**From reader reviews:**

**Charlotte Womble:**

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