

Show Your Love by Giving Life Insurance on Valentine's Day

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 Aaron Crowe | 3 Feb, 2015 | no responses

Valentine's Day is supposed to be one of the most romantic days of the year. But with all of the cliched gifts given on this day of love, it can seem more like a Hallmark holiday than a special day for a couple.

Flowers, chocolate and little stuffed teddy bears have their place in romance, but they're short-term gifts that don't have much long-term value.

If you really want to be romantic on Valentine's Day, consider giving the gift of life insurance — not a policy to cover your spouse, though you can try that and see how well it goes over — but a policy to cover your life and your earnings so your loved one can afford to continue without you.

It may not be the sexiest of Valentine's Day gifts, but it depends on your audience, says April Masini, a relationship expert at [AskApril.com](#).

"If your loved one is expecting roses and chocolates, and doesn't really think past being in the moment, the gift may not get the response that you'd like," Masini says.

"There are many couples who should be thinking about life insurance, and don't, simply because it's not a sexy topic," she says. "The trick to giving life insurance for Valentine's Day is to present it in a way that is romantic and meaningful, not businesslike and distant."

Masini offers these tips for giving life insurance on Valentine's Day:

- Explain why it's important, without going into dry language. In the card, write

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about how you love your spouse so much and can't imagine being without them. But because you love them that much, you have to imagine being without them, and that's why you're giving life insurance for the "what if" part of life, and roses for the "here and now part."

- Don't make the life insurance policy as a gift, or the main event. While you may understand what a gracious and important gift it is, it may take the recipient expecting heart-shaped anything to come around to the same place you are. Make it a gift at the end of the day, instead of starting out there.
- Timing is everything. Don't give a life insurance policy to someone you've been dating for a month or so. Give it to someone you've been living with for at least a year, or are married to. "Dating is all about timing, and so, too, is gift giving — even when the gift is as important as a life insurance policy," she says.

Life insurance is a practical Valentine's Day gift, for sure, but it's also "hugely romantic," says Shiuan Butler, founder of [SAVO](#), a natural handmade soap company.

"That's what love is about, truly caring for someone," Butler says, "and I have learned that financially taking care of someone is a kind of true love because they are really thinking well about you and making sure you will be OK in all circumstances."

If you've been married for awhile, then not buying a life insurance policy long before Valentine's Day could work against you.

"The only way that this could be pulled off is if one of the members of the couple was stalling for a long time and the fact that they implemented and made it a priority showed a level of caring," says [Rob Schultz](#), a certified financial planner in Southern California.

How much should the policy be for? A rule of thumb is to multiply your annual salary by how many years you have left until retirement.

Anything less than a \$1 million life insurance policy might seem cheap, Schultz says. After all, it's Valentine's Day.

"It would really be about the act of getting it implemented, not the size like an engagement ring might symbolize," he says.

Schultz, who recently lost a 38-year-old client, a \$1 million policy would have certainly helped his wife and child. The cost would be as low as \$55 a month for a 40-year-old man in good health for a 20-year term policy, Schultz says.

If you do decide to surprise your loved one with a life insurance policy on Valentine's Day, be sure to also bring flowers. And a card. They can only add to the romance.

Aaron Crowe is a freelance journalist who covers the insurance industry and personal finance topics for a number of websites, including his website [CashSmarter.com](#).

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