FOR YOUNG PROFESSIONALS

Life Insurance in Your 20s and 30s: Why Waiting Costs More

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

If you're in your 20s or 30s and healthy, this is the cheapest life insurance will ever be for you — and most people don't realize how true that actually is.

Why age is the biggest cost factor

Life insurance pricing is based heavily on age and health. Locking in a policy now means locking in that rate for the life of the term, regardless of how your health changes later.

Common myths that stop young people from starting

- “I don't have dependents, so I don't need it” — this changes fast (marriage, kids, co-signed debt)
- “It's too expensive” — usually the opposite is true at this age
- “I'll get it later when I actually need it” — waiting means paying more for the rest of the policy's life

A simple way to think about it

Even a modest starter policy locks in your insurability while you're young and healthy — and can always be added to later as your responsibilities grow.

Curious what coverage would cost you right now?

Let's talk through your specific situation — no pressure, no obligation.

Book Your Free 20-Minute Life Meeting → paulemonpwg.com/index.html#booking