

Let's Talk About Life Insurance

A casual journey from the boring subject of Life Insurance to the fascinating world of Cryogenics. Life insurance is never a fun topic to discuss. Nevertheless I have recently found that I am developing an interest in when would be the best time for me to take out a policy. As it stands there are two schools of thought on whether someone who falls in the '30 and under' bracket should take out a life insurance policy. Those pro-LI folks argue that it is good to do so now due to the low premiums for people who are young and healthy. Yet, on the other side of the fence, the anti-LI guys are saying that young people will be far smarter if they put their savings into high-interest saving accounts instead.

Both arguments seem fair. However, I have now developed a morbid curiosity into what I would like to happen to me in the end. There are many options, including: church burial (which seems a little boring nowadays), sea burial (but I think I need to be a sailor for this), home burial (too weird?), cremation and burial (too indulgent?), cremation and scattering (ok), cryopreservation?

The latter may seem like a joke too many, but there have been at least 150 recorded cases of cryopreservation to date (Walt Disney isn't one of them); and the science is still advancing with the use of vitrification as opposed to the classic practice of freezing - as perpetuated by science fiction.

But what does this have to do with life insurance? Ben Best, President of the Cryonics Society of Canada, is confident that cryonics patients are likely to be reanimated in our lifetime (within 50-100 years). Despite this, the cost of being cryopreserved is famously expensive (up to \$200,000), but most cryonicists pay for the privilege with life insurance policies. Consequently, if you've ever considered being cryopreserved and you're under 30, not only are you of the most likely generation to witness the technology being a reality, but you should get the necessary funds in order because - as it stands - the likelihood of cryonic reanimation does not yet preclude an insurance payout.

It's all very interesting. Though, I'm not completely sure I would want to be cryopreserved. However, wouldn't it be great to see a world of hover-boards, mile-high buildings and no Coldplay in the charts?

Still, even if I'm not entirely convinced with cryo-technology, at least the miserable inevitability of having to deal with [life insurance](#) at some point would be much more bearable if I face up to it at a younger and cheaper age. And if I ever need to be cheered up about the subject, I can have the following thought at the back of my mind: one day, I may be just a little closer to living that Hans Solo fantasy of mine...

About the Author

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