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**Excerpts from
LIFE INSURANCE FAILS WIDOW
By Darrell Bellaart**

"After your husband dies is the wrong time to learn the bank failed to properly fill in your loved one's life insurance application."

No one asked him to name a beneficiary, creating months of unnecessary grief for his widow."

"I don't know how they could sell it without a beneficiary and take the money for three years."

"This is one reason why it is a good idea to get insurance from someone who is trained. Banks, generally, the bank person - it may be a teller - they don't have the background. And forms are notoriously horrible."

"The space for the beneficiary should never be left blank."

"Most insurance companies would return the application".

" It took her months of dealing with the bank, then finally she hired a lawyer to get some action.

"I would never buy bank insurance," she said. "Never, Not after this experience. Never."