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Media Platforms Design TeamIf you find yourself drifting through life, you may end up at a very clear destination: an early grave. New research published in Psychological Science found that people who report having a strong purpose in life tend to live longer than their flighty peers.The scientists asked more than 6,000 adults questions that gauged whether or not they felt like their life had direction. The people who reported a greater purpose had a 15 percent lower risk of death during the 14-year followup than those who reported that they aimlessly wandered through life. What's more, the researchers found that maintaining a strong purpose was just as beneficial for younger people as it was for older ones. That's why it's important to establish a direction in life as early as possible, they say.While the researchers need to conduct future studies to determine exactly why having a purpose may add years to your life, Susan Biali, M.D., a life coach and author of Live a Life You Love, believes it may have something to do with your brain. When we pursue something that we love and we follow through with it, it makes us feel good, she says. "That releases chemicals in your brain which are known to boost your immune system, keep your heart healthy, and decrease stress hormones."Now, you don't need to sit down and chart a plan for the rest of your years. Simply find something that's meaningful or exciting to you and put your efforts behind that. It should reflect who you are as a person, not just something that you think you should focus on, or what others say you should do, says Dr. Biali. Once you've figured out what makes you tick, don't go full steam ahead or you'll burn out. Instead, come up with five small goals regarding it that you want to achieve within the next year, Dr. Biali recommends. Then add your passion gradually into your life. For instance, if it's music, set aside a couple hours each weekend to play off the rust from your guitar. Even small ways of integrating meaningful goals in your life can help boost your satisfaction and give you purpose, she says.For nearly 10 years, Christa has created health, fitness, nutrition, and wellness content that's steeped in science but engaging enough that people actually want to read it. She's tuned in to all the latest research that people with an athletic lifestyle need to know, and prides herself on helping her readers apply it to their everyday lives. Why 2020 Should Be Your Year to Buy Life InsuranceIt's not something any of us ever wants to think about, but what if you were to die suddenly? How would your loved ones handle not only the emotional loss but also the financial cost?Life insurance can cover the loss of your income from the household, plus offset your funeral expenses and pay off outstanding debts. While creditors might try to go after your assets or your family members to pay off debts, they can't touch life insurance benefits.In this way, life insurance offers you and your loved ones peace of mind — and it doesn't have to be expensive.Multiple surveys have found that around 40% of U.S. households have no life insurance. If it's something you've been putting off and putting off, make 2020 your year for taking action.Not convinced? To understand why life insurance is so important, you first need to understand what it does.How life insurance worksImage Point Fr / ShutterstockYou may need a physical before getting a life insurance policy.Your life insurance policy is a binding contract between you and an insurance company that says that in return for you making small regular payments, the insurer will pay your family a sum of money, called a death benefit, if you pass away.To understand more about how life insurance works, you need to know the key terminology:Policy refers to the contract between you and the insurance company.The policyholder is the person who owns the insurance policy — in this case, you. It's also possible to buy a policy for someone else.Premiums are the monthly, semiannual, or annual payments you make to your insurance company as part of your policy.The beneficiary is a person you choose who will receive all or part of your death benefit.Death benefit refers to the money that is given to the beneficiary by the insurance company when you die.The premiums you pay for a life insurance policy are determined by several factors including your age, the amount of coverage you want (in other words, the size of the death benefit), and your health, including whether you're a smoker.Because of the health risks, a smoker can expect to pay two to three times more for a life insurance policy than a nonsmoker.Insurers often require applicants to go for a physical exam, so that they can understand more about the future policyholder's health and decide on the correct monthly premium amount.A major component of how much you pay for life insurance is the kind of policy you choose.Your life insurance optionsKomar / ShutterstockLife insurance comes in many flavors.There are two major types of life insurance: term and permanent.Term life insurance covers you for a specific time period, often 10, 20 or 30 years. If you die during the policy's term, the insurer will pay out the death benefit from your policy to your chosen beneficiary.You'll need to decide the length of the policy and your desired amount of coverage. Longer terms have higher monthly premiums, because it's more likely that the death benefit will be paid out over the wider time frame.Premiums for term life insurance are "level" — that is, they hold steady throughout the term.The policies are much cheaper than permanent life insurance because they're temporary, and because they don't include something called "cash value."Term life insurance policies can come for as little as a \$1 a day, and it's easy to see if you qualify for rates that low.Permanent life insurance covers you throughout your entire life, and it does offer cash value, which is a sort of built-in savings account.Permanent policies come in several varieties, including:Whole life insurance. It has a fixed premium, so you pay the same price every year. The policies last a lifetime — as long as you pay your premiums.With whole life, part of your premium goes toward your death benefit, while the rest is deposited into a cash value account that grows at a steady, guaranteed rate of return, typically 4%.You can withdraw from the cash value, borrow against it, or use the cash to pay your premiums. But if leave behind cash value when you die, it goes back to the insurance company — not to your heirs.Also, if you take a cash value loan but don't pay it back, the remaining debt will be subtracted from the death benefit — so your beneficiary will receive a smaller lump sum payment.If you're not sure which of these policy types is right for you, then read more about the benefits of whole life and term life insurance.Universal life insurance. It's similar to whole life, except these policies have flexible premiums that let you choose how much you'll pay each year.In another difference from whole life policies, a universal life policyholder has the ability to raise or lower the death benefit amount.The cash value in universal life policies earns variable interest, on top of a guaranteed minimum return. If you withdraw some of the cash, you'll owe tax if the amount you take out adds up to more than what you paid in premiums.Tapping into the cash value won't affect your death benefit. But again, any cash value that's left over at your death is kept by the insurer and does not go to your beneficiaries.Variable life insurance. It covers you for life, has a guaranteed minimum death benefit — and gives you more of a say in how your cash value grows.These policies let you decide how that money is invested. You can choose stocks, bonds, mutual funds or other assets, and if you invest wisely, you'll build up more cash value.But you do have the risk of losing your investment. If you go into the red, you'll have to pay higher premiums to cover the loss.Variable plans come with investment management fees, to be paid on top of your premium. And, any withdrawals over what you've paid in premiums will trigger taxes.Variable universal life insurance. It's also called VUL, and it combines aspects of variable and universal insurance plans.Like variable life, VUL plans allow you to invest in a range of options offered by the insurer. At the same time, you can adjust your premium payments and your death benefit, same as with universal life insurance.The death benefit can be either a "fixed death benefit" or a "variable death benefit," which is equal to the policy's face value plus any cash value left when you die.The downside is that if you lose money on your investments, the cash value can decrease significantly and affect the final payout when your beneficiaries file a death claim.Our guide about the different types of life insurance goes into more depth for each of these policy types. You can see which one fits best with your needs.What does life insurance cover?Syda Productions / ShutterstockLife insurance provides coverage for most types of death.Insurers cover most causes of death — from illnesses to accidents and natural causes. Death benefits are tax-free for beneficiaries, and there are no strings attached during payout.Usually, the only requirement to receive the death benefit is to show the insurer a copy of the death certificate, a policy document detailing the insurance plan, and a completed claim form.However, insurers may contest any cause of death that occurs within the first two years of the policy.In these cases, an insurer may review the policyholder's records to determine the exact cause of death and whether there were pre-existing health problems that were not reported in advance.Insurers hold the right to alter benefits or cancel a policy if they detect misinformation or fraud on the part of the policyholder — or in cases of death by suicide or murder.Do I need life insurance?Evgeny Atamanenko / ShutterstockIf you've got a family and kids, you definitely need life insurance.Regardless of age or social status, most people should have life insurance. It's an essential part of estate planning for everyone from young adults to newlyweds, parents and others.Your spouse and other family members will be left to pay the bills after you're gone. These can include your funeral and burial costs, or the unpaid balance on the mortgage for the family home.If you have kids, a life insurance death benefit can provide a financial cushion to be used for their college education or invested for their future.You can buy a policy directly from the insurance company, or through a broker or independent agent who will help you compare policies and find the right fit.Many working people have life insurance through their employers, but these policies often don't go very far and might provide just a year's salary. You'll want to buy more coverage than that.How to choose your life insurance policyfizkes / ShutterstockChoose a policy by determining your needs and what you can afford.To settle on a life insurance policy, start by determining how much coverage you'll need. It's often recommended that you choose a policy that will pay 10 times your yearly earnings in the event of your death.Next, look at how much you can afford to pay. Term life insurance costs less and offers a solid payout for your family, and some plans can be extended past 30 years if needed.If you'd prefer not to worry about your policy expiring, then ask your life insurance agent to help you explore whole life insurance or one of the other permanent options offering lifetime coverage.When choosing a permanent life insurance plan, consider whether you want to mix your life insurance with investing and how much risk you're willing to take. Remember, investing is risky, and you might lose part of your death benefit.If you want a guaranteed payout for your family and also grow your money through investing, you might choose term life insurance — and invest any extra cash separately. To get a better idea, learn how to calculate your life insurance needs.

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