HERE ARE SOME FACTS AND FIGURES THAT SHOW THE IMPORTANCE OF KEEPING YOUR FINANCIAL WELLNESS IN CHECK.

WHY BUY LIFE INSURANCE?
Life insurance is one of the most important and cost-effective options you can take to help protect your family’s financial health if you should pass away prematurely. It can help fund many different types of expenses including:

IMMEDIATE EXPENSES
Post Funerary expenses (funeral, burial).
Mortgage or rent.
College education.
Medical expenses.
Catastrophic illness.
Loss of income.

ONGOING EXPENSES
Payroll expenses (groceries, medications).
Communications (cell phone, cable, Internet).
Health insurance.
Life insurance.
Tuition fees.

THINK IT’S TOO EXPENSIVE?
Most people overestimate the cost of life insurance coverage by more than 8x its actual cost, while millennials overestimate the cost by 5x the actual cost!

PERCEPTION vs. REALITY

<table>
<thead>
<tr>
<th>MOST THINK</th>
<th>REALITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$480 PER YEAR</td>
<td>$160 PER YEAR</td>
</tr>
</tbody>
</table>

AVERAGE COST OF A 250,000 TERM LIFE POLICY FOR A HEALTHY 30-YEAR-OLD.

61% of people don’t buy (or buy additional) life insurance because they have other financial priorities.

The following chart lists common expenses and the percentage of people who identified each as their financial priority.

<table>
<thead>
<tr>
<th>COST OF LIVING EXPENSES</th>
<th>63%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(rent, mortgage, groceries)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDITIONAL LIVING EXPENSES</th>
<th>50%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Internet, cable, cell phone)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SAVING FOR RETIREMENT</th>
<th>32%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(401k, IRA, other plans)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>HEALTH EXPENSES</th>
<th>29%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(doctor visits, medications)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DAY-TO-DAY RECREATIONAL</th>
<th>21%</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Out to eat, movies, shopping)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SAVING OR PAYING FOR (college or student loans)</th>
<th>19%</th>
</tr>
</thead>
</table>

UNDERSTAND THE FINANCIAL CONSEQUENCES

NEARLY 3/4 OF AMERICANS LIVE PAYCHECK-TO-PAYCHECK.

OF AMERICANS HAVE LESS THAN $1,000 IN SAVINGS.

MORE THAN 1/3 OF ALL HOUSEHOLDs WOULD FEEL ADVERSE FINANCIAL IMPACTS WITHIN ONE MONTH IF A PRIMARY WAGE EARNER DIED.

61% of people don’t buy (or buy additional) life insurance because they have other financial priorities.

PROTECT WHAT MATTERS

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY BUY LIFE INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?

WHY HAVE THE RIGHT AMOUNT OF INSURANCE?