

## Why buy life insurance?

MANY AMERICANS don't have life insurance coverage. But without it, they put their loved ones' finances at risk. Life insurance is important protection for people of all income levels and stages of life.

> NEEDED PROTECTION — MORE AFFORDABLE

THAN MANY THINK

one in four

Americans say they need

more life insurance, but

only one in 10

are likely to purchase

a policy within the next year.5

## What's life insurance good for?

People surveyed say they choose life insurance for many reasons:<sup>1</sup>





of Americans are concerned with leaving dependents in a difficult financial situation should they pass away prematurely.<sup>2</sup>

## A shaky future for many families

If a primary wage earner died...

50% of Americans believe they would feel the financial impact within the first six months.<sup>3</sup>





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80% of consumers overestimate the cost of life insurance.<sup>6</sup>

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1,2,3,5,6 LIMRA, 2014 Insurance Barometer Study (2014). 4 James Poterba, Steven Venti, and David Wise, Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts (National Bureau of Economic Research, 2012). Insurance products are underwritten by the subsidiaries of Unum Group.

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