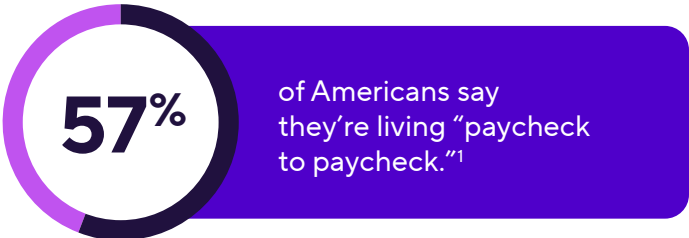


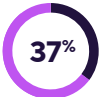


Confidently plan for the unknown

Budgeting for the unexpected seems counterintuitive when there are so many variables and unknowns to factor in. Yet preparing for end-of-life expenses can help protect your family and give you peace of mind. Life insurance can help keep you protected without changing your spending or saving habits.



Expect the unexpected



37% of Americans needed to tap into their emergency savings at some point in the last 12 months.²



40% of Americans wouldn't be able to cover a surprise \$1,000 expense using cash or savings.³



42% of Americans have no emergency fund at all.³



Become part of the prepared

50%

of Americans do not have a life insurance policy.⁴

26%

of Americans with life insurance only have group coverage.⁵

28%

of Americans don't realize that life insurance can provide benefits while they're still living.⁴



Unexpected but common expenses

\$26,501

average auto liability claim for bodily injury.⁶

\$11,500

average-sized home roof replacement cost.⁷

\$7,500

average cost for home HVAC system replacement.⁸

\$6,100

average property damage of motor-vehicle crash (per vehicle).⁹

\$2,715

average for emergency room visit cost.¹⁰



Preserve your savings

Life insurance helps you keep your options open in the event something unexpected happens. Instead of dipping into savings, unlock a portion of your life insurance benefits to supplement your income so life's surprises don't catch you off guard.

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Add more financial flexibility to your future

With certain policies, you can leverage multiple options to access cash value or you can save some, or all, of the life insurance benefit for your beneficiaries.

Rest assured With certain policies, you can also withdraw cash value or borrow against the policy tax-free for any reason later on.¹¹ It's really up to you — it's just nice to have a life insurance policy that you can use to help your family with end-of-life expenses and help it with unexpected challenges.

Contact your financial professional to find out more about how you can access income tax-advantaged life insurance benefits to pay for unexpected expenses.

¹ NerdWallet, "Living Paycheck to Paycheck: A Hardship or Good Budgeting?" October 2024.

² Bankrate, "2025 Annual Emergency Savings Report," March 2025.

³ U.S. News and World Report, "Survey: 42% of Americans Don't Have an Emergency Fund," January 2025.

⁴ Corebridge Financial, "Life Insurance Insights & Awareness Survey," August 2024.

⁵ LIMRA, "2024 Insurance Barometer Study."

⁶ Insurance Information Institute, "Facts + Statistics: Auto Insurance, Private Passenger Auto Insurance Losses, 2014-2023" Number cited is the average claim for 2023.

⁷ Forbes, "How Much Does Roof Replacement Cost?" December 1, 2024

⁸ Angi, How Much Does HVAC Replacement Cost? [2025 Data], August 2024

⁹ National Safety Council, "Average Economic Cost by Injury Severity or Crash, 2022"

¹⁰ Mira Health, "Emergency Room Visit Cost With And Without Insurance," February 2025

¹¹ Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depends on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE
NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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