



Is it too expensive or too early to save for your financial future?

It's easier and less expensive than you may think to get started with life insurance protection you don't have to die to use. The sooner you start planning your long-term finances, the better.



Millennials should save **40%** of their income if they want to retire comfortably.¹

It's never too early



43% of Millennials plan to retire before age 65.²



Graduates with student loans accumulate **50%** less retirement wealth by age 30 than those without student loan debt.³

It costs less than you may think



The average policy for non-smokers aged 25–35 with \$250,000 coverage is under **\$1 a day**.^{4,6}



\$2.99 The average price consumers are paying for a daily cup of coffee⁵



70%+ of Millennials in one study overestimated the price of life insurance.⁶

Protect and plan for the future



\$67,400

Average debt for Americans aged 25–35⁷



\$202,284

Average mortgage debt in 2019⁸



\$233,610

Average cost to raise a child to age 17⁹



\$215,920

Average total costs to attend a private four-year college¹⁰

Looking forward to a bright future



Life insurance is one option to help build and protect your financial future. Our electronic apps, calculators, and eService options make it even easier to plan for the future while focusing on your career and family today.



For information on the right products and options to meet your needs,
contact your financial professional.

1. World Economic Forum; To Retire at 65, American Millennials need to save almost half their paycheck; Accessed March 2, 2020 <https://www.weforum.org/agenda/2019/11/retirement-america-millennials-pension-salary/>
2. T. Rowe Price. How Do You Compare? April 2019. <https://www.troweprice.com/personal-investing/planning-and-research/t-rowe-price-insights/retirement-and-planning/personal-finance/how-do-you-compare-.html>
3. Center for Retirement Research. Do Young Adults With Student Debt Save Less for Retirement? June 2018. Page 3. https://crr.bc.edu/wp-content/uploads/2018/06/IB_18-13.pdf
4. Money Under 30. The Average Cost of Life Insurance by Age. October 2019. Page 3. <https://www.moneyunder30.com/the-average-cost-of-life-insurance-by-age>
5. Market Watch. Why the price of your morning coffee could get more expensive. April 2019. Page 4. <https://www.marketwatch.com/story/why-your-latte-costs-nearly-5-despite-plummeting-coffee-bean-prices-2019-04-26>
6. LL Global, Inc., and LIFE Happens. 2019 Insurance Barometer Report. Page 29. https://www.tbrins.com/uploads/9/5/9/7/95973204/2019_insurance_barometer_study.pdf
7. Money. This Is How Much Debt the Average American Has Now—at Every Age. April 2018. <https://money.com/average-debt-every-age/>
8. Experian. Mortgage Loan Debt in the U.S. July 2019. Page 2 <https://www.experian.com/blogs/ask-experian/how-much-americans-owe-on-their-mortgages-in-every-state/>
9. Investopedia. The Cost of Raising a Child in America. May 2019. <https://www.investopedia.com/articles/personal-finance/090415/cost-raising-child-america.asp>
10. CollegeData: What's the Price Tag for a College Education? Page accessed February 3, 2020. <https://www.collegedata.com/en/pay-your-way/college-sticker-shock/how-much-does-college-cost/whats-the-price-tag-for-a-college-education/>

Policies issued by American General Life Insurance Company (AGL), Houston, TX, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states, and product features may vary by state.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice consult the appropriate professional.

©AIG 2021. All rights reserved

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