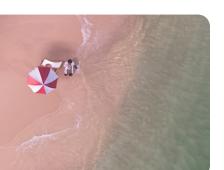
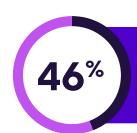


Does your **financial plan** include life insurance?



It's easier and less expensive than you may think to get started with life insurance protection. Let's look at some common expenses to help determine how much coverage is enough.



of Americans say they have put off purchasing the life insurance coverage they know they need.¹



Maintaining your family's lifestyle The average mortgage debt in 2021 is

\$229,242.2

7-10x

income needed to keep the household running without the mortgage Annual income

Years to support **X** your family

= Income need

Wiping the slate clean



\$39,341The average studen

The average student loan debt in 2021²



\$20,504

The average auto loan or lease in 2021²



\$7,413

The average credit card debt²

Caring for your children



\$284,570

The average cost to raise a child from birth of age 17³



\$203,080 Private

The average cost of funding a 4-year college degree⁴



\$28,964

The average cost of a wedding in 2021⁵



\$14,000 Dog \$12,000 Cat

The lifetime cost of a pet excluding health related expenses ⁶



Live life knowing your family's future is protected

Count on affordable life insurance options to help protect your family's financial future. Our electronic applications make it easy to get started.



For information on how the right products and options can meet your needs, contact your Financial Professional.

- 1. Consumer study of life insurance perceptions, LIMRA and Life Happens, January 2021
- 2. State of credit 2021, Experian, September 2021
- 3. The Cost of Raising a Child, USDA, February 2020
- 4. Trends in College Pricing 2020-2021, The College Board, October 2020
- 5. Brides American Wedding Study, Brides, February 2020
- 6. How much does it cost to own a dog & cat? Pet Coach, November 2021

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