

Prepare yourself for rising health care costs



Modern life insurance offers more than a death benefit to protect loved ones. It may also provide benefits that help to meet certain health-related (or other) expenses while you are still alive. Help protect your family's financial well-being from unexpected expenses.

Americans living with at least one chronic illness

6 in 10¹

How are serious illnesses affecting Americans?

- The **#1** cause of death in the United States is heart disease.²
- 42%** of Americans are at risk of developing dementia at any time after age 55.³
- 27.3%** of adults aged 60 and older are living with diabetes (diagnosed and undiagnosed).⁴
- Every **40 seconds** someone in the United States has a stroke.⁵

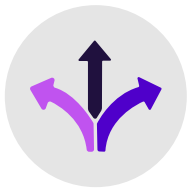
What are the financial ramifications?

- \$252.2B** annual direct and indirect cost of heart disease in the U.S.⁶
- \$360B** estimated total health and long-term care costs for all Americans with Alzheimer's or other dementias in 2024⁷
- \$19,736** average annual medical expenditure incurred by someone diagnosed with diabetes⁸
- 5.5 to 9%** Range annual health care spending has risen by over the last 15 years⁹



Consider preparing for certain unexpected costs

Many modern life insurance policies offer both cash accumulation and living benefits that may help minimize the financial strain of unexpected costs by providing access to funds while the insured person is living, subject to policy terms and conditions.¹⁰



Decide what coverage is right for you

Do you know what kind of life insurance coverage you need?

You may want to consider a policy with a cash accumulation or living benefits.

Who is life insurance for?

In addition to the traditional death benefit, modern life insurance may be able to help with the expenses of certain qualifying health conditions. For more information on how life insurance with living benefits may be able to help you, contact your financial professional.

How can a life insurance policy work for you?

Life insurance does not have to be coverage that you have to die to use. Depending on the coverage you select, you may have options that can help with certain health-related (or other) expenses. Ask your financial professional for details.

In addition to providing options utilizing available policy cash value or available living benefit proceeds, modern-day life insurance can help protect against some common concerns while living. For information on how life insurance may be able to help you, contact your financial professional.

¹ U.S. Centers for Disease Control, "About Chronic Diseases," Oct 4, 2024.

² U.S. Centers for Disease Control, NCHS Data Brief, "Mortality in the United States," Mar 2024.

³ NYU Langone Health, "Lifetime risk and projected burden of dementia," Jan 2025.

⁴ U.S. Centers for Disease Control, NCHS Data Brief, "Prevalence of Total, Diagnosed, and Undiagnosed Diabetes in Adults: United States, Aug 2021-Aug 2023," Nov 2024.

⁵ Centers for Disease Control, "Stroke Facts," Oct 2024.

⁶ American Heart Association, "2024 Heart Disease and Stroke Statistics Update Fact Sheet."

⁷ Alzheimer's Association, "2024 Alzheimer's Disease Facts and Figures."

⁸ American Diabetes Association, "Economic Costs of Diabetes in the U.S. in 2022," Nov 2023.

⁹ PwC Health Research Institute (HRI), "Medical Cost Trend: Behind the Numbers 2025."

¹⁰ Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. 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 1/2.

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