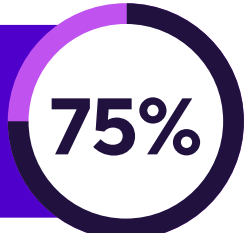


# Start **saving** now for retirement — the sooner, the better



Starting early makes it easier and less expensive to plan for a comfortable future. Quickly identify your goals and long-term needs so you know how much life insurance protection is right for you.

**75% of Millennials** say increasing or beginning to save for retirement is a high priority as they look ahead.<sup>1</sup>



## Make life insurance part of your retirement plan

Supplement retirement savings that may fall short.

**\$1.65 million**

is the amount Millennials believe they will need to retire comfortably.<sup>2</sup>



of Millennials are concerned\* about the availability of Social Security when they retire.<sup>1</sup>

\*Moderately, very or extremely concerned



of Millennials say getting or increasing life insurance coverage has become somewhat or much more important in the past year.<sup>1</sup>



## It costs less than you might think

**\$0.55/day**

The average cost of life insurance for a healthy 30-year-old.<sup>3</sup>

**50%**

Millennials that overestimated the monthly cost for a healthy 30-year-old to get a 20-year \$250,000 term life insurance policy.<sup>4</sup>

**77%**

Millennials that correctly identify that the cheapest time to buy life insurance is when you are young and healthy.<sup>4</sup>



## Common expenses for comparison

**\$38.38/day**

The average Millennial spend on transportation, or \$14,009/year.<sup>5</sup>

**\$12.30/day**

The average Millennial spend on dining out, or \$4,486.<sup>5</sup>

**\$10.56/day**

The average Millennial spend on entertainment, or \$3,856/year.<sup>5</sup>

**\$3.65/day**

The average Millennial spend on cell phone service, or \$1,334/year.<sup>5</sup>



## Take the first step

Starting a business or career, getting married, and having your first child are perfect times to think about planning for and protecting your financial future with life insurance. We're here to help you know when to buy and — more importantly — what to buy.

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## Choose insurance to help protect your retirement

Ask us about the differences between types of life insurance and which ones pair best with your retirement goals. We can walk you through the benefits and options, and help you choose a strategy that works for you and your budget.

### Term life insurance

Term life insurance guarantees payment of a stated death benefit during a specified period. Once the term expires, the policy can either be renewed, converted to permanent coverage or terminated.

### Whole life insurance

With whole life insurance, the insured person is covered for the duration of their life if premiums are continued and paid on time. Whole life insurance carries a cash value, and you may be able to withdraw funds while living or take out a loan on the policy.<sup>6</sup>

Let us help you plan a comfortable future  
for you and your loved ones.

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<sup>1</sup>2023 Corebridge Financial Survey on Longevity.

<sup>2</sup>Northwestern Mutual, "Planning & Progress Study 2024"

<sup>3</sup>LIMRA, "2024 Insurance Barometer Study." Note: Estimated yearly cost for a \$250,000 20-year term-life policy for a healthy, nonsmoking 30-year-old.

<sup>4</sup>Corebridge Financial Life Insurance & Awareness Survey, August 2024.

<sup>5</sup>U.S. Bureau of Labor Statistics, "Consumer Expenditure Surveys, 2023." Generation of Reference Person Demographic Table.

<sup>6</sup>Policy Loans and withdrawals may be taxable and may decrease the face amount or value of the policy. A policy will lapse at any time if the outstanding loan amount exceeds the Accumulation Value less the surrender charge. In certain circumstances, the lapse of the policy with a policy loan may be taxable

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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