



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.



Maintaining your family's lifestyle

The average mortgage debt in 2021 is **\$252,505.**²

7-10x

income needed to keep the household running without the mortgage

$$\frac{\text{Annual income}}{\text{Years to support your family}} = \text{Income need}$$

Wiping the slate clean



\$35,208

The average student loan debt in 2024³



\$24,297

The average auto loan or lease in 2024³



\$7,947

The average credit card debt³

Caring for your children



\$237,482

The average cost to raise a child from birth of age 18⁴



\$234,512

Private non-profit

The average cost of funding a 4-year college degree, including living on campus.⁵



\$33,000

The average cost of a wedding in 2024⁶



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.

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)**.

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

¹LIMRA, "2024 Insurance Barometer Survey."

²Experian, "Average U.S. Mortgage Debt Increases to \$252,505 in 2024," March 2024.

³Experian, "Average U.S. Consumer Debt and Statistics," February 2024.

⁴Lending Tree, "Annual Costs to Raise a Small Child," September 2023.

⁵Education Data Initiative, "Average Cost of College and Tuition," March 2025.

⁶Zola.com, "How Much Does the Average Wedding Cost in the U.S.?" April 2024.

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NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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