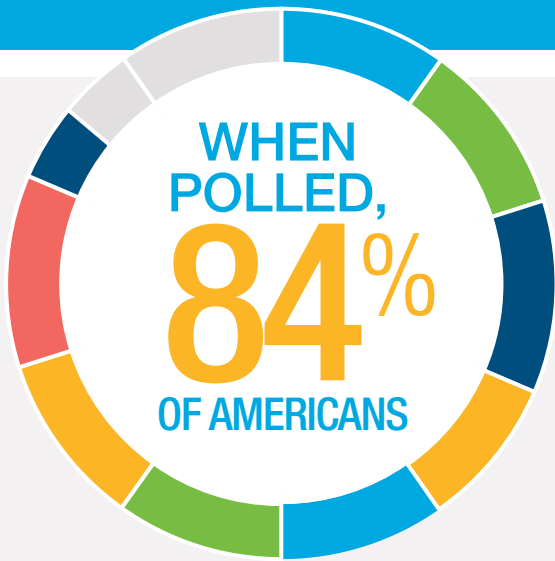
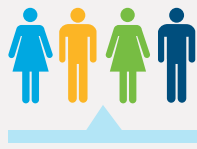


# Life Insurance Numbers to Know



said that most people need life insurance.<sup>1</sup>



HOWEVER  
**4 in 10**

Americans do not own any type of life insurance.<sup>1</sup>

THIS IS BECAUSE

**EIGHTY**

PERCENT OF CONSUMERS

MISCALCULATE the price of term life insurance.<sup>3</sup>

Millennials

misjudge

policy cost by

**213%.**<sup>3</sup>

Gen-Xers

overestimate

policy cost by

**119%.**<sup>3</sup>

## DID YOU KNOW?

A 35-year-old female can buy coverage for only **\$10–11\***/month.

Protective® Classic Choice Term, \$100,000 Face Amount, 20-Year Guarantee, Preferred Non-Tobacco

\*As of August 2017. Subject to underwriting.



What else  
can you buy  
with \$10?



fast-casual lunch<sup>8</sup>



cups of gourmet coffee<sup>10</sup>



all day gym pass<sup>9</sup>



gallons of milk<sup>7</sup>



movie ticket<sup>7</sup>



gallons of gas<sup>7</sup>

Isn't protecting your loved ones so much more valuable?



<sup>1</sup> LIMRA and LIFE Foundation 2017 Barometer Study

<sup>2</sup> LIMRA's Facts About Life (2015)

<sup>3</sup> <http://www.lifehappens.org/press-releases/2015-insurance-barometer-study-finds-americans-continue-to-overestimate-cost-of-life-insurance/>

<sup>4</sup> 2015 Insurance Barometer Study

<sup>5</sup> LIMRA's Facts about Group Life (2015)

<sup>6</sup> 2014 Facts from LIMRA, LIAM September 2014

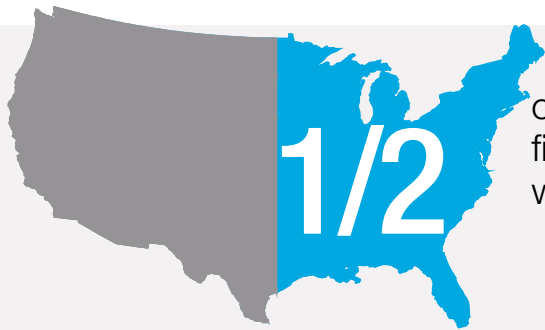
<sup>7</sup> [www.thepeoplehistory.com/pricebasket.html](http://www.thepeoplehistory.com/pricebasket.html)

<sup>8</sup> <http://time.com/money/4419283/expense-report-meals-panera/>

<sup>9</sup> <http://www.cheatsheet.com/money-career/why-a-gym-membership-is-usually-a-bad-investment.html/>

<sup>10</sup> <http://www.thefiscaltimes.com/2016/07/12/Why-Your-Cup-Coffee-Will-Soon-Cost-More>

# NOW, consider the cost of not having life insurance...



of Americans report that they would feel a financial strain within one year of the primary wage earner's death.<sup>2</sup>

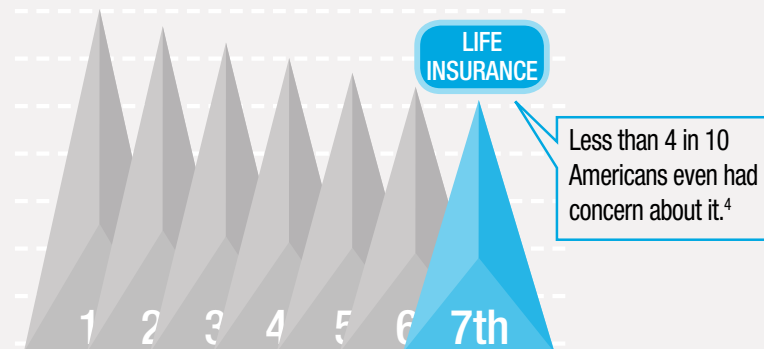
60%



of U.S. workers report that a loss of employer-based life insurance would create an undesirable financial impact on them and their families.<sup>5</sup>

Even knowing this, **56%** of Americans said it is unlikely that they will purchase life insurance within the next year.<sup>4</sup>

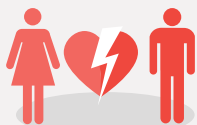
In fact, when asked to evaluate financial concerns, the need for life insurance ranked 7th in financial priority.<sup>4</sup>



Approximately

2/3

of the U.S. population are more worried about saving for retirement than dying and creating a financial burden for their loved ones.<sup>4</sup>



40% of Americans begin shopping for life insurance due to life events.<sup>6</sup>

## THE BOTTOM LINE –

It's always a good time to consider life insurance.

Protective Classic Choice Term, policy form number (ICC16-TL21 / TL-21), and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company (PLICO) in all states except for New York. In New York, the policy is issued under form number TL-21-NY by Protective Life and Annuity Insurance Company (PLAICO). Both companies are located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of the issuing company.