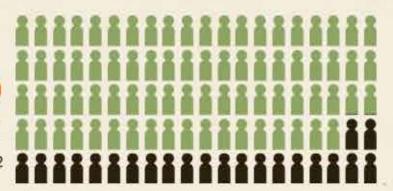
An incorrect assumption?

78%
THINK THEY HAVE ENOUGH OR TOO MUCH LIFE INSURANCE



Unfortunately — many people greatly underestimate their needs

The math

MANY EXPERTS RECOMMEND AT LEAST





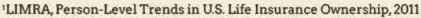
So here's the thing

When you consider all the things you need life insurance for (e.g., funeral expenses, pay off debts, money for everyday living needs, college funding, etc.), you begin to realize that your true need for coverage is often 10 times your annual income, sometimes more. Calculate your needs at www.lifehappens.org/lifecalculator.

THE AVERAGE RECOMMENDED LIFE INSURANCE COVERAGE \$405,840

THE AVERAGE AMOUNT OWNED \$166,800





² LIMRA and LIFE Foundation 2011 Insurance Barometer Study

³Based on the average per capita income of \$40,584, according to the Bureau of Business & Economic Research

