

SO YOU HAVE LIFE INSURANCE
 BUT
 IS IT ENOUGH?

The average insured adult has **3.6 times** his or her annual income in life insurance coverage or \$166,800. That may **seem like a lot**, but **is it really enough** to provide for all of your family's needs? ¹

An incorrect assumption?

78%

THINK THEY HAVE ENOUGH OR TOO MUCH LIFE INSURANCE²



Unfortunately — many people greatly underestimate their needs

The math

MANY EXPERTS RECOMMEND AT LEAST



10 x

YOUR GROSS ANNUAL INCOME IN COVERAGE



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 COVERAGE³
 \$405,840

THE AVERAGE AMOUNT OWNED
 \$166,800



¹LIMRA, Person-Level Trends in U.S. Life Insurance Ownership, 2011

²LIMRA 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