



IS IT TIME TO REVIEW YOUR LIFE INSURANCE COVERAGE?

New baby, new home, new job. Change is good, but is your life insurance coverage keeping up?



YOU MAY HAVE A COVERAGE GAP

41%

of Americans say they need life insurance – or more of it¹

65%

of people agree that having life insurance is a key part of taking care of their loved ones financially²

44%

of Americans say their families would face financial hardship within 6 months if a wage earner died unexpectedly¹



HOW MUCH COVERAGE DO YOU NEED?

Start with the Wages Lost until Retirement	\$ _____ x ____ Years
+ Outstanding Debts	\$
+ Final Expenses	\$
+ College Tuition and Educational Expenses	\$
+ Dependent Care (Children and Elderly Parents)	\$
- Existing Life Insurance Policies	\$
- Cash, Savings, Other Assets	\$
= Total Life Insurance Need	\$



IS YOUR POLICY UPDATED?

A review of your life insurance coverage can provide you with peace of mind that your current needs are covered. In the past year did you:

- Get married or divorced?
- Have a child?
- Start a new business or job?
- Purchase a home?
- Begin saving for education?
- Increase your household debt?
- Become a grandparent?

I'm here to help. Contact me today and let's close that coverage gap.

¹Source: 2022 Insurance Barometer Study, LIMRA. ²Source: 2019 Insure Your Love Consumer Survey, Life Happens.

Approved for consumer use. Products and features may not be available in all states. Policy Form Series #B-56. The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. ©2022 All rights reserved. NAIC #70435. 22-4279 12/22