

# IS IT TIME TO REVIEW YOUR LIFE INSURANCE COVERAGE?

# SBLI®

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 it<sup>1</sup>

**65%** of people agree that having life insurance is a key part of taking care of their loved ones financially<sup>2</sup>

**44%** of Americans say their families would face financial hardship within 6 months if a wage earner died unexpectedly<sup>1</sup>



### 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.

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

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