



# One thing is certain, life changes!

Make sure your family's life insurance protection keeps up with your ever-changing needs.



Every life event can increase your need to protect the ones you care about most. If you've experienced these special moments, now is the perfect time to buy life insurance or increase your coverage.



**Getting Married**



**Buying a House**



**Having a Baby**

## Did you know?

**\$233,610**

The average cost of raising a child<sup>1</sup>

**\$453,000**

The average mortgage loan amount<sup>2</sup>

**\$178,201**

The average cost to replace the work of a stay-at-home parent<sup>3</sup>

## Do you have enough life insurance to protect your family?

It's a sobering fact: a lot of people don't have or don't have enough life insurance to protect the things that matter most to them. That's where we can help.

### It costs less than you might think.

Most people believe life insurance costs much more than it actually does. But the truth is, you can get protection as low as:

**MEN**

51¢ per day<sup>4</sup>

**WOMEN**

45¢ per day<sup>5</sup>

For less than \$1 a day<sup>6</sup> you could protect the ones you love. For additional information, please contact your local agent to help you review your life insurance needs and protect the people you care about most.

<sup>1</sup>Source: usda.gov. U.S. Department of Agriculture. The Cost of Raising a Child posted by Mark Lino, Feb. 18, 2020. <sup>2</sup>Source: CNBC.com. The average size of a new mortgage just set a record... by Diana Olick, Feb. 16, 2022. <sup>3</sup>Source: salary.com. How Much Is a Stay-at-Home Parent Worth? by Porsche Moran, Oct. 29, 2021. <sup>4</sup>This rate is for a male, age 30, best class, 20-Year Guaranteed Level Term policy with a face amount of \$350,000. <sup>5</sup>This rate is for a female, age 30, best class, 20-Year Guaranteed Level Term policy with a face amount of \$350,000. <sup>6</sup>96 cents is the sum of the male and female rates, age 30, best class, 20-Year Guaranteed Level Term policy each with a face amount of \$350,000. Please note rates shown are for very healthy applicants and they may differ based on health and underwriting.

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