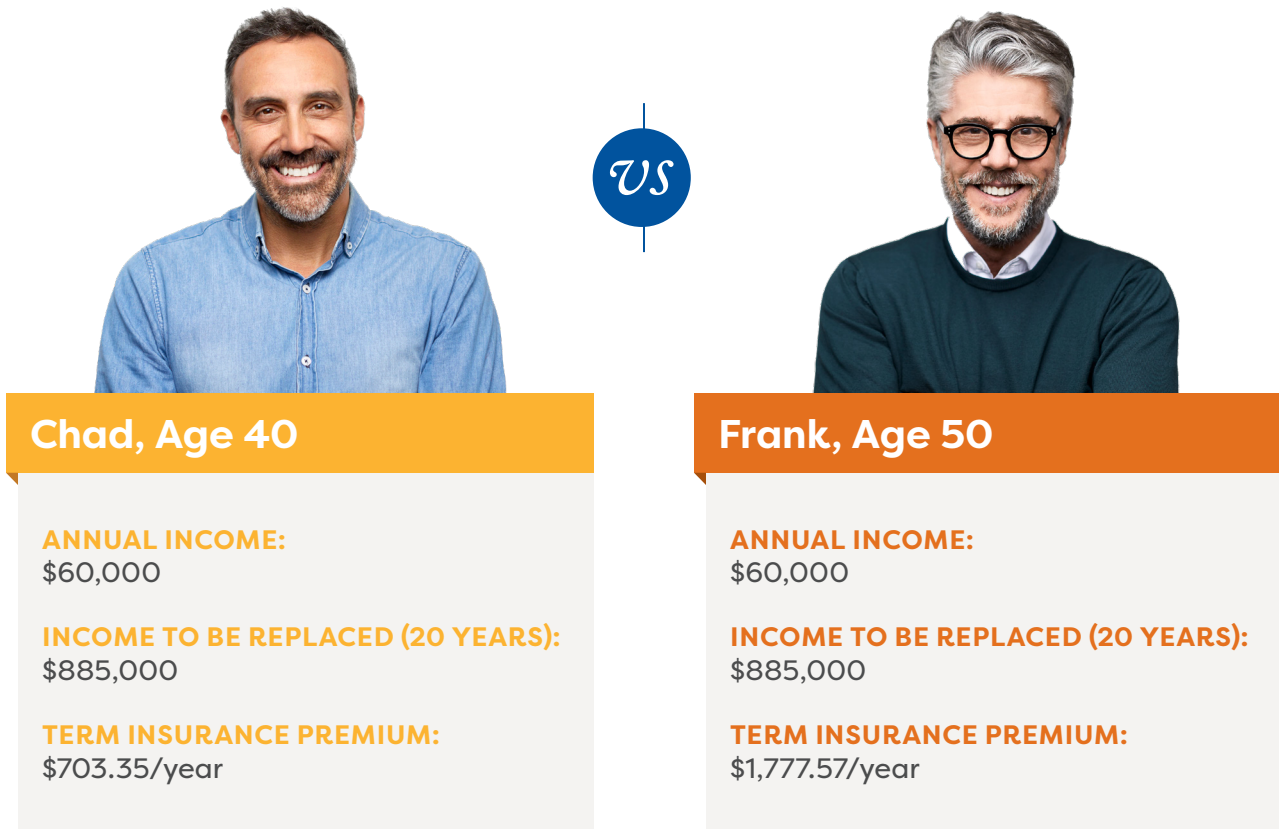


Cost of Coverage

It pays to plan ahead

If you've been putting off purchasing life insurance, you're not alone. In fact, 48% of American adults live without coverage.¹ Many people consider life insurance to be costly and complicated, but the reality is that the sooner a person purchases life insurance, the easier and more affordable it can be.

The individuals below have applied for identical coverage. Let's compare their policies:



Chad and Frank need the same coverage, but due to Frank's age, his cost for the same insurance coverage is 2.5 times higher. This cost would likely increase every year Frank waits to purchase a policy, particularly if Frank were to develop one of the chronic diseases that 78% of Americans develop after age 55.²

In recent surveys, 40% of those with life insurance wish they had purchased their policies at a younger age.³

¹ limra.com, ² cdc.gov, ³ policygenius.com

Please note that the comments herein do not constitute legal or tax advice or a legal or tax opinion. Any decision to implement the ideas or concepts discussed herein shall be made solely by the client on the advice of his or her legal and tax advisors. Any guarantees in the insurance policy referenced here are subject to the claims-paying ability of the issuing insurance company. 4784742



Don't wait and pay for it later. Contact your financial professional today to determine what life insurance options best fit your goals and budget.