



# PROTECT WHAT MATTERS

Why having the right amount of insurance is important.



HERE ARE SOME FACTS AND FIGURES THAT SHOW THE IMPORTANCE OF KEEPING YOUR FINANCIAL WELLNESS IN CHECK.

## WHY BUY LIFE INSURANCE?

Life insurance is one of the most important and cost-effective options you can take to help protect your family's financial health if you should pass away prematurely. It can help fund many different types of expenses including:

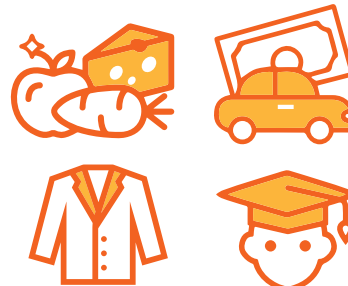
### IMMEDIATE EXPENSES

Funeral costs, uncovered medical expenses, mortgage, car loans, credit card debt, taxes



### ONGOING EXPENSES

Food, housing, utilities, transportation, health care, clothing, insurance, college tuition



## THINK IT'S TOO EXPENSIVE?

Most people overestimate the cost of life insurance coverage by more than 3x its actual cost, while millennials overestimate the cost by 5x the actual cost!

AVERAGE COST OF A **250,000** TERM LIFE POLICY FOR A HEALTHY 30-YEAR-OLD.



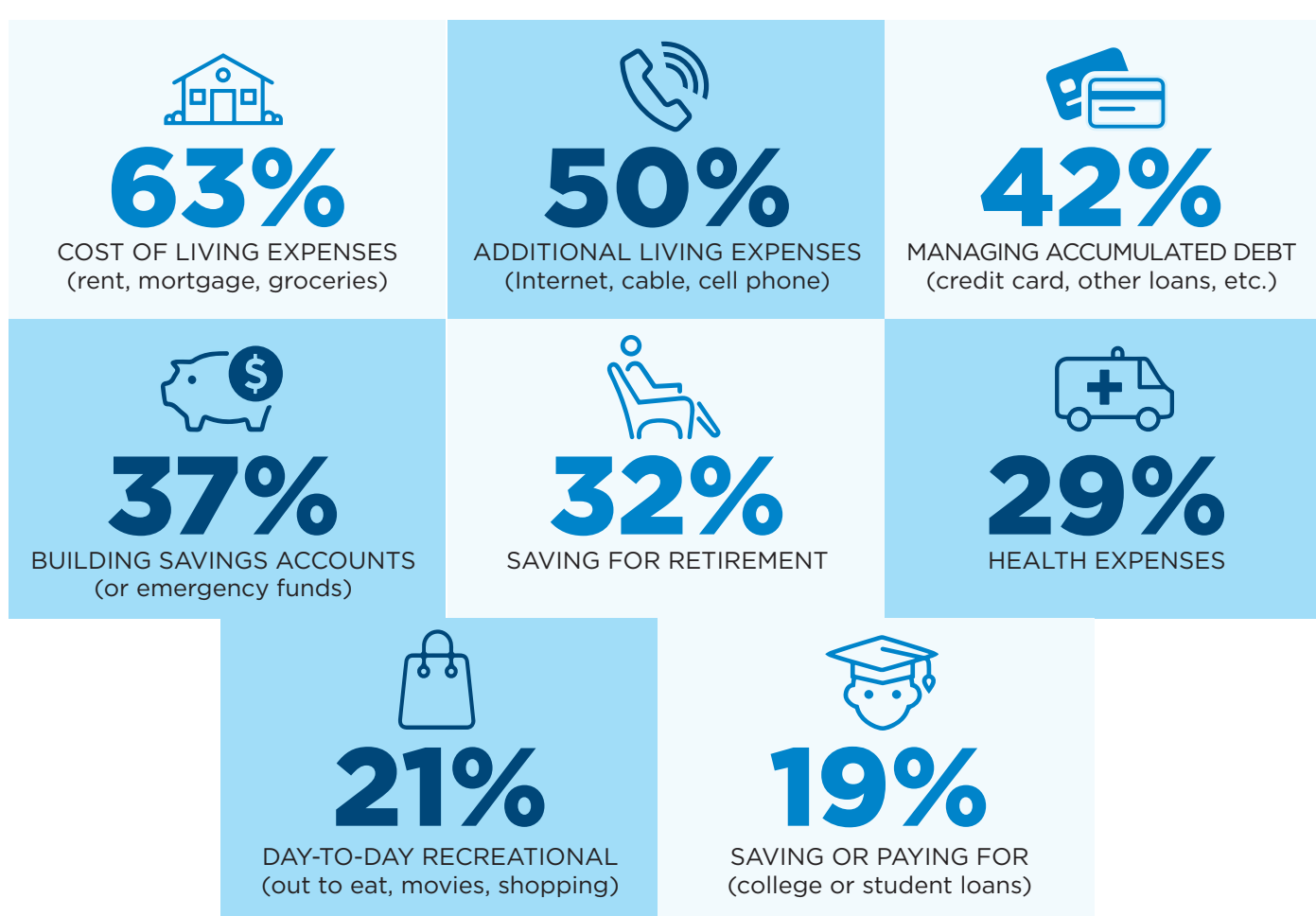
## PERCEPTION vs. REALITY



## HAVE OTHER FINANCIAL PRIORITIES?

61% of people don't buy (or buy additional) life insurance because they have other financial priorities.\*

The following chart lists common expenses and the percentage of people who identified each as their financial priority.

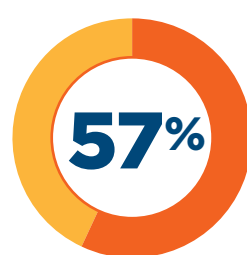


## UNDERSTAND THE FINANCIAL CONSEQUENCES

NEARLY **3/4** OF AMERICANS LIVE PAYCHECK-TO-PAYCHECK\*



**57%** OF AMERICANS HAVE LESS THAN **\$1,000** IN SAVINGS\*\*



MORE THAN **1/3** OF ALL HOUSEHOLDS WOULD FEEL ADVERSE FINANCIAL IMPACTS WITHIN ONE MONTH IF A PRIMARY WAGE EARNER DIED.\*



## NOT SURE HOW MUCH LIFE INSURANCE YOU NEED?



**WE CAN HELP!**

Visit [Cigna.com/life](http://Cigna.com/life) to use the Life Insurance Needs calculator and explore other helpful resources.

Together, all the way.®



Offered by: Life Insurance Company of North America, Connecticut General Life Insurance Company, or Cigna Life Insurance Company of New York.

\* American Payroll Association, "Getting Paid in America Survey," 2017.  
\*\* GoBankingRates.com, "More Than Half of Americans Have Less than \$1,000 in savings in 2017," September 2017.  
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