



# Protecting Your Loved Ones — No Matter What

“Will my loved ones be OK when I’m gone?” It’s a difficult question to ask yourself, but an important one all the same.

If you were to pass away unexpectedly, how would your loved ones cope financially? Would they be taken care of? Or would they find themselves struggling to make ends meet while still in the midst of their grief?

## A Growing Gap for Families

Across the country, American families face a growing insurance gap. In early 2020, 46% of U.S. adult consumers didn’t own life insurance.<sup>1</sup> Yet, 44% also stated that their families would begin to feel the financial effects within six months of a primary wage earner passing away — and 28% would do so within just a month.<sup>1</sup>

But life insurance isn’t just about protecting your loved ones in the short term. It can also be a way of providing for them for decades to come, by keeping them on track for their long-term goals, whether they be college education, home ownership or even retirement.

1. Source: <https://lifehappens.org/blog/is-life-insurance-tomorrows-problem-findings-from-the-2020-insurance-barometer-study/> June 16, 2020.

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To learn more, or if you have questions about the life insurance options available through your employer, contact your human resources department today.

### Why Purchase Term Life Insurance?

- Group rates provide affordable coverage
- Premium payments are easily made through payroll deduction
- In some cases, you can purchase coverage for your spouse and/or dependent children
- You may be able to take your coverage with you in the event you leave your employer

### How Much Do You Need?

Everyone's circumstances are different. The amount of life insurance that's appropriate for yours will depend on factors such as age, current finances and the financial needs of your loved ones. That's why it's important to start the conversation now, both with the people closest to you and with a financial professional who can help guide you down a positive path.

*Nobody knows what the future holds. That's why preparation is so critical. By taking steps now to secure term life insurance coverage, you and those who mean the most to you will have the peace of mind that comes with knowing that yes, they will be OK, no matter what tomorrow brings.*

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