



Life Insurance

Protect Your Loved Ones From the Unexpected

Has your insurance kept up with the changes in your life? If you're like most people, you already have some life insurance...through your employer, insurance you've purchased on your own or coverage available through your spouse's employer. But is it enough to cover all your needs?

For many Americans, the answer is "no." Financial experts recommend life insurance benefits ranging from seven to 10 times your annual salary. It may be time to review your current needs if you've experienced any of the following since you last bought life insurance:

- Marriage or divorce
- A home purchase
- The birth or adoption of a child
- Many other life-changing events

Did you know?

- Most employees are un- or under-insured: just 47% of Americans have adequate life insurance protection.¹
- 81% of Americans believe there is a place for life insurance in their financial portfolio.²

Too many Americans have failed to plan, severely underestimated their life insurance needs or forgotten to update their life benefits as their coverage needs grew.

That's why your employer is offering you the opportunity to enroll in a life insurance program available at affordable rates. This coverage gives you an opportunity to review your life insurance needs and existing coverage – and strengthen your financial safety net.

Don't miss out!

Find out how much group life insurance you need with our **Life Needs Calculator** on the back page. Learn how life benefits can help you protect your loved ones.

Life insurance offers the protection your loved ones need from the unexpected, covering everyday living expenses, long-term financial obligations and final expenses.

¹ LIMRA International, *U.S. Life Insurance Ownership Study*, 2004

² Life and Health Insurance Foundation for Education (LIFE) Survey, December 2002

