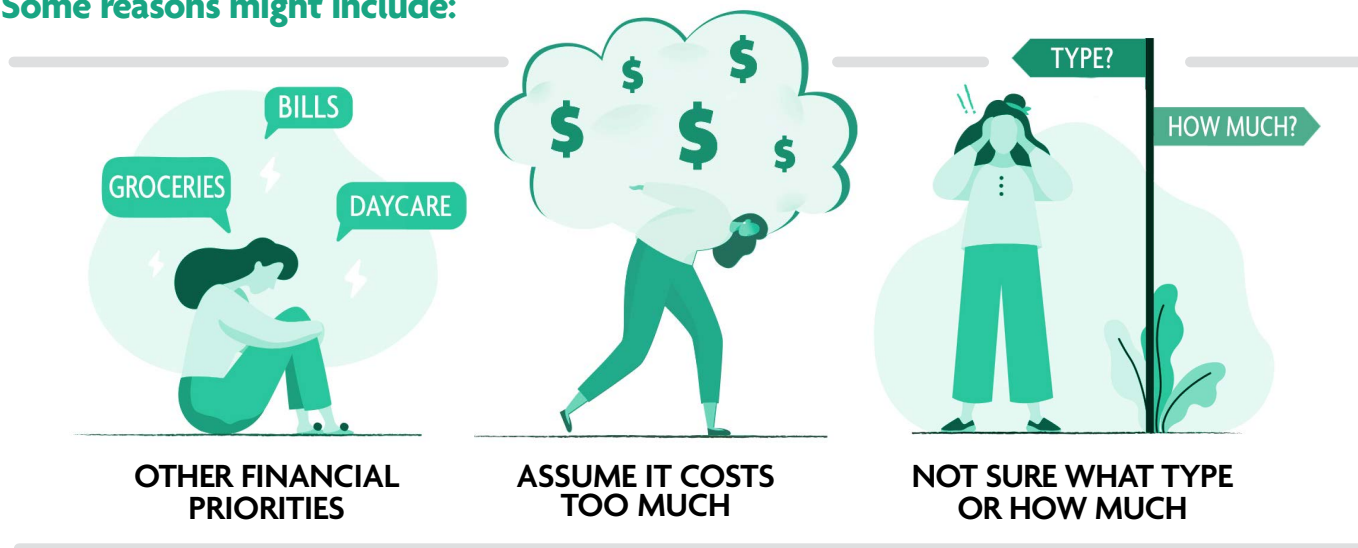


5 Reasons

life insurance is essential for women

About **45%** of women recognize their need for life insurance, versus **39%** of men.¹ This highlights a substantial opportunity for the industry. No matter their place in life, life insurance is just as essential for women as it is for men. So why are women less likely to have it?

Some reasons might include:



Life insurance coverage is for everyone. This reality is further compounded if a woman is taking on multiple roles. **Life insurance should be considered for women who:**

1. Actively care for children, elderly family members, or other dependents

In the event of a serious illness or her death, how many helping hands would the family need to arrange? This unpaid labor is not cheap to replace, which makes life insurance for women a necessity.

2. Are single, but have loans or debt, and/or would incur funeral expenses

Life insurance can provide necessary funds to help offset one's financial obligations—that might otherwise become the responsibility of other family members.

3. Have life insurance through work, or their partner does

It may be a good starting point for families, but don't assume coverage through an employer is enough. Maintaining quality of life for you and your loved ones means obtaining quality life insurance.

4. Are pregnant

It's possible to get life insurance during pregnancy, and it can offer greater financial security for the child. Using simple estimations like the DIME method (**D**ebt, **I**ncome, **M**ortgage, **E**ducation) can help determine current and potential costs related to your child that you would want your life insurance policy to help cover.

5. Have long-term financial goals

Whether it be a successful business, comfortable retirement, or a legacy, life insurance should be considered as a financial tool to help keep you and your family's future financially secure.

Nothing can replace you or the women in your life. There are life insurance policies to fit almost every situation and budget. To get an idea of how much life insurance you may need, ask your agent to run a quick needs analysis.

¹ LIMRA and Life Happens: 2024 Insurance Barometer Study - Report 1

Life Happens® is a nonprofit organization dedicated to helping consumers take personal responsibility through ownership of life insurance and related products.

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