



# THE COST OF NOT HAVING LIFE INSURANCE

For a young, healthy person, life insurance can cost around **\$156 per year.\***

How much would it be without any coverage at all?

\*Yearly premium based on \$500,000 of Term Life Insurance for 10-year level Traditional Term policy, female AAA member, age 20, super preferred non-nicotine.



## THE FACTS

# \$29,820

The amount of debt Gen Zers have on average.



Without life insurance, repayment could fall to your loved ones.

SOURCE: STATISTA

# 52%

The amount of people who perceive the cost of life insurance to be too expensive.

SOURCE: LIMRA

## PURCHASE WHEN YOU'RE YOUNG

The younger you are, the more you can save on life insurance while being covered.

MONTHLY AMERICAN SPENDING AVERAGE



# \$54

Monthly cost of video streaming platforms

SOURCE: STATISTA

Monthly premium based on **\$500,000** of Term Life Insurance for 10-year level Traditional Term policy, AAA member, age 20, super preferred non-nicotine.

# \$13.07

Monthly premium average for women

# \$15.05

Monthly premium average for men

## BEING UNINSURED CAN COST YOUR LOVED ONES



# \$7,848

AVERAGE FUNERAL COSTS

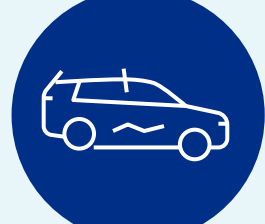
SOURCE: NATIONAL FUNERAL DIRECTORS ASSOCIATION



# \$22,950

AVERAGE STUDENT LOAN OF GEN Z

SOURCE: STATISTA



# \$26,134

AVERAGE USED CAR LOAN

SOURCE: CONSUMER REPORTS



# \$50,000

AVERAGE NEW CAR LOAN

SOURCE: CONSUMER REPORTS



# \$3,260

AVERAGE CREDIT CARD DEBT OF GEN Z

SOURCE: STATISTA



# \$329,854

AVERAGE MORTGAGE LOAN

SOURCE: STATISTA

## WHY YOU SHOULDN'T WAIT

**Premiums increase each year**

— and inflation could push them even higher.

**Approvals are easier**

when age and health are ideal.

## CONSIDER A POLICY TODAY IF ...

Someone **depends** on your income.

You have **consumer debt, student loans** or a **mortgage**.

**You're not** self-insured.

# TALK

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