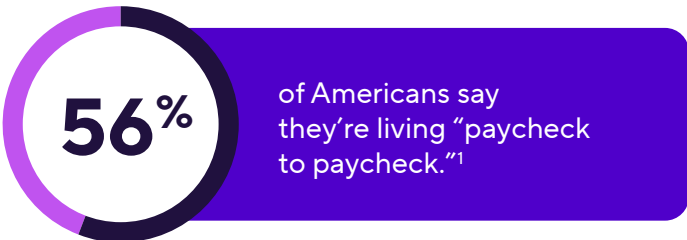


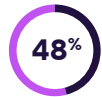


Confidently **plan** for the unknown

Budgeting for the unexpected seems counterintuitive when there are so many variables and unknowns to factor in. Yet preparing for end-of-life expenses can help protect your family and give you peace of mind. Life insurance can help keep you protected without changing your spending or saving habits.



Expect the unexpected



have experienced unexpected financial setbacks in the last three months.¹

More than **1/2**

of Americans have less than three months of expenses in an emergency fund.²



1 in 4

Americans have no emergency fund at all.²



Become part of the prepared

Only **54%** of American adults have life insurance.³

27% of American adults with life insurance only have group coverage.⁴

30% of Americans believe life insurance is only for end-of-life expenses.⁵



Unexpected but common expenses

\$2,200 for an average emergency room visit⁶

\$5,000+ if your pet is hit by a car and requires surgery⁷

\$8,000 for home roof replacement⁸

\$7,000 to replace your home's HVAC system⁹

\$20,235 for an average car accident settlement¹⁰



Preserve your savings

Life insurance helps you keep your options open in the event something unexpected happens. Instead of dipping into savings, unlock a portion of your life insurance benefits to supplement your income so life's surprises don't catch you off guard.



Add more financial flexibility to your future

With certain policies, you can leverage multiple options to access cash value or you can save some, or all, of the life insurance benefit for your beneficiaries.

Rest assured With certain policies, you can also withdraw cash value or borrow against the policy tax-free for any reason later on.¹¹ It's really up to you — it's just nice to have a life insurance policy that you can use to help your family with end-of-life expenses and help it with unexpected challenges.

Contact your financial professional to find out more about how you can access income tax-advantaged life insurance benefits to pay for unexpected expenses.

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2. Survey: More than half of Americans couldn't cover three months of expenses with an emergency fund. July 2021. <https://www.bankrate.com/banking/savings/emergency-savings-survey-july-2021/>.
3. Life Insurance Facts and Statistics 2022. October 2022. <https://www.bankrate.com/insurance/life-insurance/life-insurance-statistics/#:~:text=According%20to%20LIMRA's%202020%20Insurance,some%20type%20of%20life%20insurance>
4. Life insurance statistics in 2023. May 2022. <https://www.policygenius.com/life-insurance/life-insurance-statistics/>
5. Life insurance facts and statistics 2022 | Bankrate <https://www.bankrate.com/insurance/life-insurance/life-insurance-statistics/>
6. Emergency Room Visit Cost Without Insurance in 2022. April 2022. <https://www.talktomira.com/post/how-much-does-an-er-visit-cost>
7. How much does an emergency vet cost? Make sure you're prepared for the cost of care. January 2022. <https://www.petsradar.com/advice/How-Much-Does-an-Emergency-Vet-Cost>
8. How Much Does A Roof Replacement Cost? July 2022. <https://www.forbes.com/advisor/home-improvement/cost-to-replace-roof/>
9. How Much Does A New HVAC System Cost? July 2022. <https://www.forbes.com/advisor/home-improvement/new-hvac-system-cost/>
10. Facts + Statistics: Auto insurance. 2022. <https://www.iii.org/fact-statistic/facts-statistics-auto-insurance#Costs%20and%20expenditures>
11. Assumes the use of withdrawals to basis and/or policy loans. Policy must comply with IRS requirements to qualify as a life insurance contract. Total premiums in the policy cannot exceed funding limitations under IRC section 7702. Withdrawals during the first 15 years of the contract may be treated as income first and includible in policyholder's income. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 ½. Distributions will reduce policy values and may reduce benefits. Availability of policy loans and withdrawals depends on multiple factors including but not limited to policy terms and conditions, performance, and fees or expenses.

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