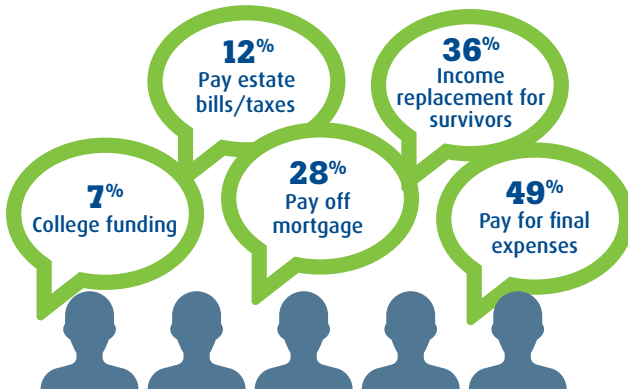


# Why buy life insurance?

**MANY AMERICANS** don't have life insurance coverage. But without it, they put their loved ones' finances at risk. Life insurance is important protection for people of all income levels and stages of life.

## What's life insurance good for?

People surveyed say they choose life insurance for many reasons:<sup>1</sup>



of Americans are concerned with leaving dependents in a difficult financial situation should they pass away prematurely.<sup>2</sup>

## A shaky future for many families

If a primary wage earner died...

**50%** of Americans believe they would feel the financial impact within the first six months.<sup>3</sup>



**46%** of Americans die with less than \$10,000 in financial assets, or none at all.<sup>4</sup>

## NEEDED PROTECTION — MORE AFFORDABLE THAN MANY THINK



**one in four**

Americans say they need more life insurance, but only one in 10 are likely to purchase a policy within the next year.<sup>5</sup>



**80%** of consumers overestimate the cost of life insurance.<sup>6</sup>

 For information on purchasing life insurance through your workplace, contact your HR administrator or Unum representative.

1,2,3,5,6 LIMRA, *2014 Insurance Barometer Study* (2014).

4 James Poterba, Steven Venti, and David Wise, *Were They Prepared for Retirement? Financial Status at Advanced Ages in the HRS and Ahead Cohorts* (National Bureau of Economic Research, 2012).

MK-3257 (9-14)

FOR BROKERS, EMPLOYERS AND EMPLOYEES

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