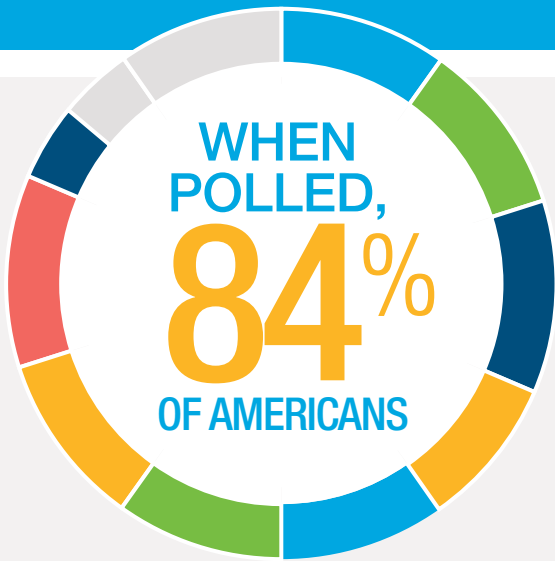
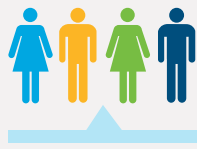


# Life Insurance Numbers to Know



said that most people need life insurance.<sup>1</sup>



HOWEVER  
**4 in 10**

Americans do not own any type of life insurance.<sup>1</sup>

THIS IS BECAUSE

# EIGHTY

PERCENT OF CONSUMERS

MISCALCULATE the price of term life insurance.<sup>3</sup>

Millennials

misjudge

policy cost by

**213%.**<sup>3</sup>

Gen-Xers

overestimate

policy cost by

**119%.**<sup>3</sup>

## DID YOU KNOW?

A 35-year-old female can buy coverage for only **\$10–11\***/month.

Protective® Classic Choice Term, \$100,000 Face Amount, 20-Year Guarantee, Preferred Non-Tobacco

\*As of March 2018. Subject to underwriting.



What else can you buy with \$10?



fast-casual lunch<sup>6</sup>



cups of gourmet coffee<sup>10</sup>



all day gym pass<sup>9</sup>



gallons of milk<sup>7</sup>



movie ticket<sup>7</sup>



gallons of gas<sup>7</sup>

Isn't protecting your loved ones so much more valuable?



<sup>1</sup> LIMRA and LIFE Foundation 2017 Barometer Study

<sup>2</sup> LIMRA's Facts About Life (2015)

<sup>3</sup> <http://www.lifehappens.org/press-releases/2015-insurance-barometer-study-finds-americans-continue-to-overestimate-cost-of-life-insurance/>

<sup>4</sup> 2015 Insurance Barometer Study

<sup>5</sup> LIMRA's Facts about Group Life (2015)

<sup>6</sup> 2014 Facts from LIMRA, LIAM September 2014

<sup>7</sup> [www.thepeoplehistory.com/pricebasket.html](http://www.thepeoplehistory.com/pricebasket.html)

<sup>8</sup> <http://time.com/money/4419283/expense-report-meals-panera/>

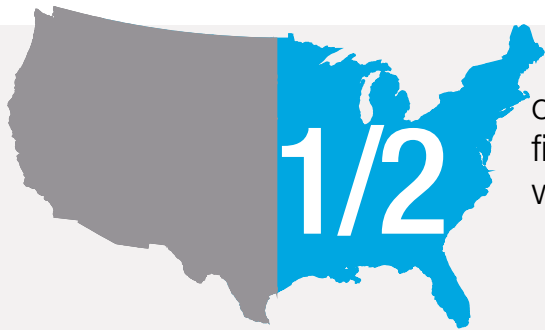
<sup>9</sup> <http://www.cheatsheet.com/money-career/why-a-gym-membership-is-usually-a-bad-investment.html/>

<sup>10</sup> <http://www.thefiscaltimes.com/2016/07/12/Why-Your-Cup-Coffee-Will-Soon-Cost-More>

See Reverse Side for Important Information.



# NOW, consider the cost of not having life insurance...



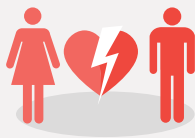
of Americans report that they would feel a financial strain within one year of the primary wage earner's death.<sup>2</sup>

60%



of U.S. workers report that a loss of employer-based life insurance would create an undesirable financial impact on them and their families.<sup>5</sup>

Even knowing this, 40% of Americans will only begin shopping for life insurance due to life events.



But you don't have to wait and experience one of life's big moments to start thinking about life insurance.<sup>6</sup>

## Let me help you find the right protection for your needs.

Diversified Brokerage Specialists, Inc.  
(513) 621-9650  
info@dbs50.com

Protective Classic Choice Term, policy form number (ICC16-TL21 / TL-21), and state variations thereof, is a level death benefit term life insurance policy to age 90, issued by Protective Life Insurance Company ( PLICO) in all states except for New York. In New York, the policy is issued under form number TL-21-NY by Protective Life and Annuity Insurance Company (PLAICO). Both companies are located in Birmingham, AL. Policy form numbers, product features and availability may vary by state. Consult policies for benefits, riders, limitations and exclusions. Subject to underwriting. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age of sex. In Montana, unisex rates apply. Premiums increase annually after the initial guaranteed premium period. All payments and guarantees are subject to the claims-paying ability of the issuing company.

