Are you prepared for Life’s Unexpected Expenses?

Life insurance products that provide access to cash while living put policy holders in control of how and when to access funds - for some of life’s unexpected expenses.

80% of older adults have at least one chronic disease; 70% have at least two.

44% of non-elderly adults with health insurance worry about paying medical bills if they get sick.

Average cost per year of long-term care:
- Assisted Living Facility: $48,000
- Private Room in Nursing Home: $100,375

2.6 million grandparents are raising their grandchildren.

75% of U.S. parents with adult kids help them pay debts or living expenses.

$227,000 Amount of retirement savings parents could miss out on by paying their adult kids’ expenses

Nearly 50% of people retired earlier than expected, due to health problems or disability, company closure or downsizing, or having to care for a family member.

Social Security replaces only about 40% of an average wage earner’s income in retirement.

1 Healthy Aging; National Council on Aging, 2018
2 “The Imperative of Addressing Cancer Drug Costs and Value;” National Cancer Institute; March 15, 2018
3 The Uninsured: A Primer, Kaiser Family Foundation, December 2017
4 “What Is Long Term Care?”; seniorliving.org; accessed November 8, 2018
5 “Cost of Care;” Genworth; October 9, 2018
6 “The Age of Grandparents Is Made of Many Tragedies;” The Atlantic; June 1, 2018
7 “Poll: 3 in 4 Parents With Adult Kids Help Them Pay Debts, Living Expenses;” creditcards.com; December 10, 2017
8 “Supporting Adult Kids May Cost Parents $227K In Retirement;” Nerdwallet; accessed November 8, 2018
9 2017 Retirement Confidence Survey; AARP; December 2017
10 “This Is What Life Without Retirement Savings Looks Like,” The Atlantic; February 22, 2018

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