## STARTING OUT

30s

- **63%** report not buying life insurance because they think it's too expensive
- Over 50% of Americans overestimate the cost of life insurance by 3x or more<sup>2</sup>
- \$20,091 average yearly cost of housing
- \$6,194 average amount of credit card debt<sup>4</sup>

## LIVING YOUR STORY

50s

60s

Life Statistics

- **35%** of households would suffer financially within one month of a primary wage earner dying<sup>5</sup>
- 1 in 5 people who own life insurance say that they don't have enough
  - $\dashv$  Common Expenses  $\vdash \vdash$
- \$21,950 average annual tuition cost of a four-year college<sup>7</sup>

40s

## RETIREMENT

80s

70s

→ Life Statistics ⊢

- By 2030, the U.S. will have more people over 65 than under the age of 18 for the first time ever<sup>8</sup>
- 70% of people over the age of 65 will need long-term care<sup>9</sup>

  - \$102,200 is the median annual rate for a private nursing home room in the U.S.10

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20's

LIFE EVENT BRACKETS