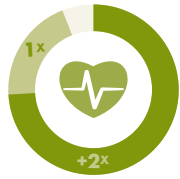


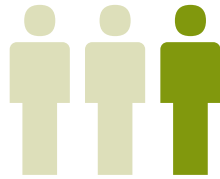
Are you prepared for life's unexpected expenses?

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.



91% OF ELDERLY CITIZENS have at least **one** chronic condition; **73%** have at least **two**

SOURCE: WWW.NCOA.ORG/IMPROVE-HEALTH/CENTER-FOR-HEALTHY-AGING/CHRONIC-DISEASE, 2014



1 IN 3 non-elderly adults report having difficulty paying their medical bills

SOURCE: KAISER FAMILY FOUNDATION ANALYSIS OF 2012 NATIONAL HEALTH INTERVIEW SURVEY (NHS) DATA

HEALTH

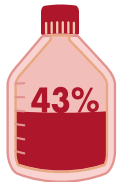
\$1,266



The average cancer patient can expect to **PAY \$1,266** in out-of-pocket expenses each month

SOURCE: WWW.CLEARHEALTHCOSTS.COM/BLOG/2011/08/BY-THE-NUMBERS-OUT-OF-POCKET-COSTS-FOR-CANCER-TREATMENT

LONG-TERM CARE



Among people needing long-term care, **43% ARE UNDER THE AGE OF 65**

SOURCE: ROBERT WOOD JOHNSON FOUNDATION, 2014
WWW.RWJF.ORG/CONTENT/DAM/FARM/REPORTS/ISSUE_BRIEFS/2014/RWJF410654

AVERAGE COST OF LONG TERM CARE:

ASSISTED LIVING FACILITY



\$39,516 PER YEAR

PRIVATE ROOM IN A NURSING HOME



\$83,628 PER YEAR

SOURCE: WWW.LONGTERMCARE.GOV/COSTS-HOW-TO-PAY/COSTS-OF-CARE/, 2014

SUPPORTING OTHERS



38% OF RETIREES are supporting their children/grandchildren in retirement

SOURCE: SOCIETY OF ACTUARIES, 2013



44% OF PARENTS provide their 18 to 29 year olds with support for living expenses

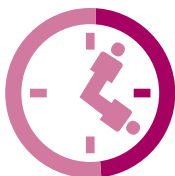
SOURCE: THE CLARK UNIVERSITY POLL OF PARENTS OF EMERGING ADULTS, 2013



NEARLY 47% OF ADULTS are either raising a young child or financially supporting a grown child (age 18 or older)

SOURCE: PEW SOCIAL TRENDS, 2013

EARLY RETIREMENT



49% RETIRED EARLIER THAN EXPECTED, primarily due to health problems or disability, company closure or downsizing or having to care for a family member

SOURCE: THE 2014 RETIREMENT CONFIDENCE SURVEY: CONFIDENCE REBOUNDS - FOR THOSE WITH RETIREMENT PLANS, EBRI



52% of pre-retirees expect living expenses to **decrease in retirement**, but actually, **65% OF RETIREES SAW THEIR COSTS RISE** in retirement.

SOURCE: GENWORTH STUDY: WWW.FA-MAG.COM/NEWS/THESE-RETIREMENT-STATS-PAINTS-A-TROUBLING-PICTURE-16493.HTML, 2014



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