

# Facts & Stats

**53%** of Americans expressed a heightened need for life insurance.<sup>1</sup>

**16%** of consumers – 41 millions Americans – say they need life insurance coverage, but don't have it.<sup>1</sup>

If you have a spouse, kids or aging parents who depend on you, life insurance is valuable protection and may be more affordable than you think.

### Consider these average policy costs for a healthy 35 year old:

**\$50,000** in coverage  
estimated cost \$3-4 per month<sup>3</sup>



that's 2 packs of gum!<sup>3</sup>

**\$250,000** in coverage  
estimated cost \$13-20 per month<sup>3</sup>



that's a movie ticket and popcorn!<sup>3</sup>

**\$500,000** in coverage  
estimated cost \$25-40 per month<sup>3</sup>



that's a small cup of coffee each weekday!<sup>3</sup>

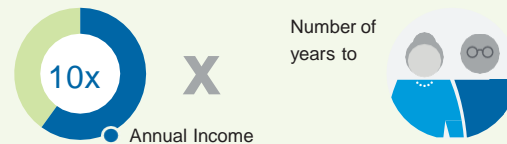
### Do you have the right amount of protection?

Even if you have employer-paid life insurance, it may not be enough for your needs. Supplemental Life Insurance provides additional financial security for your loved ones in the event you are no longer around to earn a paycheck. Appropriate coverage can help replace that lost paycheck and help your family maintain its standard of living.

You should also keep in mind that insurance needs may increase as your life changes, because you may have more to protect — for example, getting married, starting a family or purchasing a home.



A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings. Those with 3x or more insurance feel recovered after the loss of a spouse.<sup>2</sup>



Experts recommend a coverage amount equal to at least 10 years of your income.<sup>4</sup> Check out our calculator tool on [www.metlifeeasier.com](http://www.metlifeeasier.com) to evaluate your unique coverage needs.

### What you need to know about getting life insurance at work:

- You get competitive group rates and a wide range of coverage options to choose from.
- Proceeds are generally income tax free and can be paid to your beneficiary in a lump-sum payment.
- You will have the convenience of having premiums automatically deducted from your paycheck.

1. LIMRA Facts About Life Insurance 2020. <https://www.limra.com/siteassets/newsroom/fact-tank/fact-sheets/liam-facts-2020-final.pdf>
2. MetLife's 2020 Study of the Financial Impact of Premature Death.
3. Based on MetLife research of national average costs at national retail chains.
4. Forbes "How Much Life Insurance Do You Need". <https://www.forbes.com/advisor/life-insurance/how-much-life-insurance-do-you-really-need/>

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Nothing in these materials is intended to be advice for any particular situation or individual. Like most group life insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for costs and complete details. You may find these provisions in your insurance certificate.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99.



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