

✓ Unexpected illness and injury cause **350,000 personal bankruptcies** each year. ¹

✓ **84%** have no savings ²

✓ **36%** not saving for retirement ³

✓ life insurance at **50-year** low with **30%** of households having none ⁴

✓ global **labor shortage** is coming

✓ **shrinking** insurance agent population

Don't forget: YOU are the insurance product delivery system for middle America. You're their last hope.

1 - Council of Disability Awareness, 2 - Board of Governors of the Federal Reserve System report on the economic well-being of U.S. households, 3 - Bankrate, 4 - Limra Trends in Life Insurance Ownership, 2010

BENEFITS MEAN FINANCIAL SECURITY



of middle-income employees derive the majority of their financial security from the benefits they receive from work.

INFLUENCING THEIR CAREER PATH

4 out of **5** employees say that benefits are the deciding factor in taking a new job or staying with their current company.



BENEFITS ARE THEIR FINANCIAL PLAN

While employees understand the importance of financial products, very few own them outside a workplace benefits package.



BUT GUIDANCE IS LACKING

Despite the importance of benefits, only **1** in **4** employees say their company's communications are very helpful in choosing what's right for them.