

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

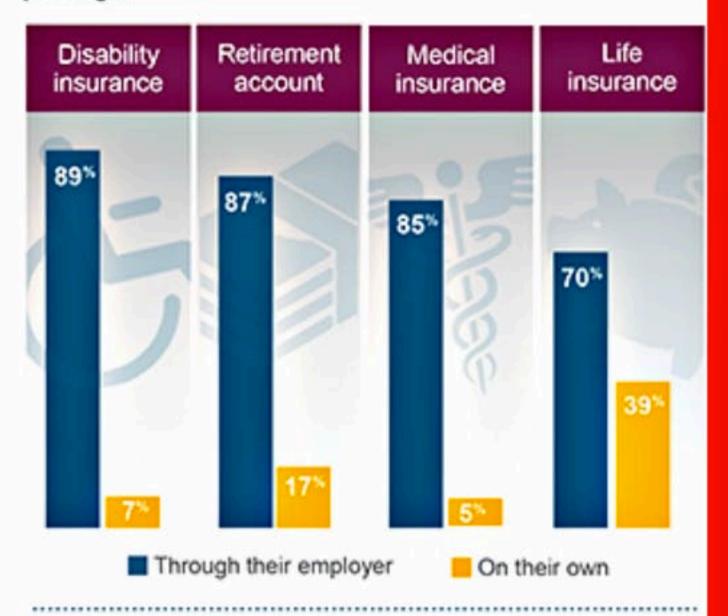
4 out of 5 employees say that benefits are the deciding factor in taking a new job or staying with their current company.



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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.