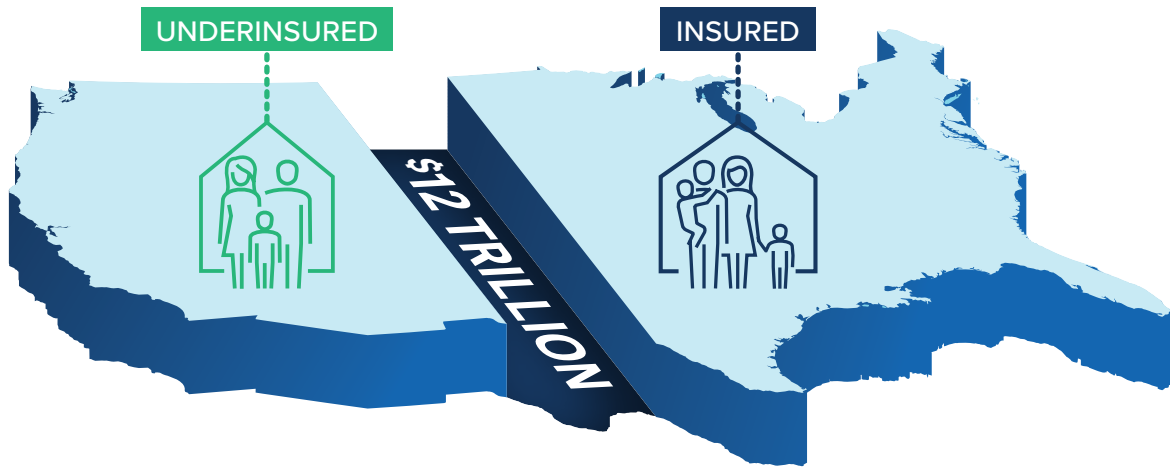
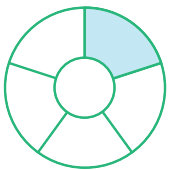


# THE \$12 TRILLION FINANCIAL NEED YOU MAY BE OVERLOOKING



**60 MILLION** AMERICAN HOUSEHOLDS HAVE AN AVERAGE LIFE INSURANCE NEED OF \$200,000 FOR A TOTAL MARKET NEED OF **\$12 TRILLION**.<sup>1</sup>

## WHO MOST LIKELY NEEDS COVERAGE?



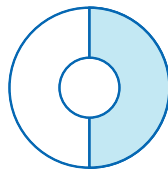
**1 IN 5**

### EXISTING POLICY OWNERS

One in five Americans who already own life insurance do not have enough, representing 25 million adults who need more coverage.<sup>2</sup>

### OPPORTUNITY

Seven in 10 American consumers say they personally need more life insurance, putting demand at a 10-year high.<sup>2</sup>



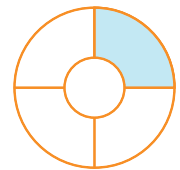
**1 IN 2**

### HIGH INCOME EARNERS

One in two underinsureds earn more than \$100,000 annually and need more coverage.<sup>2</sup>

### OPPORTUNITY

High income earners may face a higher coverage gap due to their higher lifetime earning potential. Is their coverage keeping up with their personal and professional growth?



**1 IN 4**

### GROUP COVERAGE ONLY

One in four insureds have employer-sponsored coverage only, making them vulnerable to changes in employment.<sup>2</sup>

### OPPORTUNITY

Employer-paid group life insurance plans are on the decline, contributing to the lowest level of life insurance ownership to date of study.<sup>2</sup> What would happen if their employer stopped providing coverage?

## THE TIME TO ASK IS NOW

**64 million** Americans are currently looking for a financial professional and their likelihood to buy is at the highest point to date.<sup>3</sup> To make it easy, life insurance products offering a simplified underwriting process increase consumers likelihood to buy by **as much as 50%**.<sup>2</sup>

## HOW CAN YOU HELP THEM CLOSE THE GAP?



**BUY A NEW POLICY**



**ADD TO EXISTING COVERAGE**



**REPLACE OUTMODED COVERAGE WITH A NEW POLICY**

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In order to sell life insurance, a financial professional must be a properly licensed and appointed life insurance producer.

1. LIMRA press release: "Industry Associations Unite to Help Address the Life Insurance Coverage Gap in the United States", Feb. 2021.

2. LIMRA 2021 Life Insurance Barometer Study, Jan. 2021.

3. LIMRA 2020 Life Insurance Barometer Study, Jan. 2020.

*Pacific Life is a product provider. It is not a fiduciary and therefore does not give advice or make recommendations regarding insurance or investment products.*



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Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

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Not FDIC Insured	No Bank Guarantee	May Lose Value