

Who needs life insurance?

Everyone does.
Here's why.



How life insurance fits into *your* life

Whether you're just starting out or starting to slow down, life insurance can be a lifesaver for the people you love.

Life insurance can help pay for things like:

- Funeral costs
- Bills and ongoing expenses
- Outstanding debt
- Future needs, like education
- Spouse's retirement plan

Take a look at how life insurance works for you, no matter what your situation:



If you're a young professional/millennial

You may wonder why you need life insurance. Think about what debt you'd leave behind for your family to take care of if you passed away unexpectedly.

For 20- and 30-year-olds, life insurance can help:

- Cover funeral and final expenses, including high student loan debt.
- Replace lost income.
- Pay for home expenses.



How about if you're single

Even if you're not married and don't have any children, it's still a good idea to get life insurance when:

- **You've got loans with co-signers.** If your parents, brother or sister, or friend co-signed a mortgage or student loan with you, they'll have to pay it if you pass away.
- **You're worried about funeral costs.** The average funeral costs over \$7,000. Life insurance helps take the burden off of loved ones.
- **You're taking care of a loved one.** If you're taking care of your elderly parents or a special needs sibling, the right life insurance can help you build a safety net for the people you care about.

If you're a single parent

You've got your hands full as a single parent. It's up to you to keep your family afloat, emotionally and financially. Start by getting life insurance to not only cover day-to-day expenses like food and clothes that your children's guardian will have but also other expenses like:

- Day care
- Music lessons
- Sports lessons
- College tuition



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As a stay-at-home parent

You do it all — you're the child care giver, homework helper, chef, chauffeur, head of housekeeping and more. Life insurance can cover the cost of paying for services you do for "free," such as child care.

If you're married

When you're **married**, it's important to think about what would happen to you if you lost the income of your partner — whether you're planning on having little ones or are planning life as a twosome.

Put life insurance on your to-do list if you're **married with kids**. If you lose your spouse, you'll want your kids to find comfort and stability by staying in the home they know and doing the things they like. Life insurance can help you keep your kids focused, and the surviving spouse can be much better prepared to help when there are fewer financial issues to worry about.



And if you're young at heart

Think about what could happen in the future:

- What if something happened to you and you had a lot of debt? Life insurance helps ease the burden on your family.
- Who'd pay for your funeral?
- What if the day comes when you find yourself helping out aging parents or siblings? It'd be nice to know that they'd be OK.

Even though the kids have flown the coop and **you're planning for retirement with your spouse**, it's still time to think about life insurance. It's a good feeling to know that if something were to happen to you, your spouse would continue living the life that you built together.



Learn more about the role of life insurance in your financial plans by visiting [lifehappens.org](https://www.lifehappens.org).

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