

Need More Than a Snowball's Chance in ... Well You Know!

Consider tapping into markets sometimes overlooked.

Everyone needs life insurance. However, in today's fast-paced society the need for life insurance is still not adequately addressed — especially for women. Below you will find some helpful facts for expanding your client base and tapping into this ready-made market.

FACT: 21 percent of people earning more than \$75,000 per year say they need more life insurance.

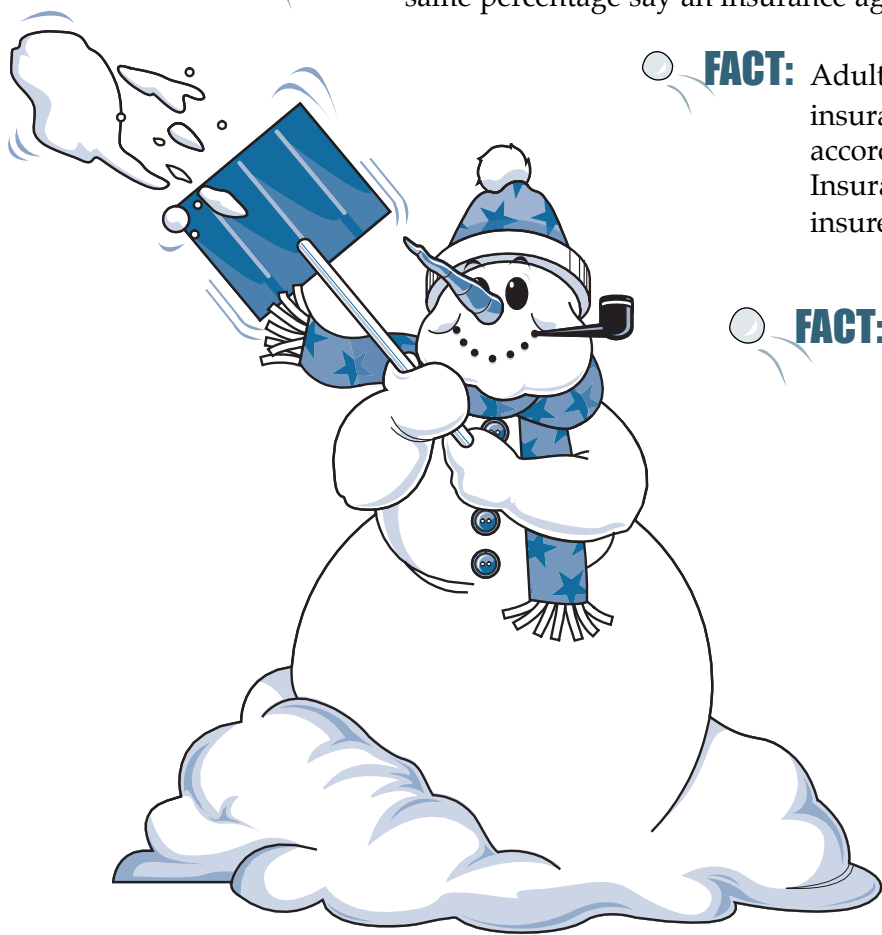
FACT: 54 percent of people earning between \$35,000 and \$75,000 a year say they need more life insurance.

FACT: 38 percent of households say at least one person in that household needs more life insurance.

FACT: 77 percent of Americans prefer to discuss their insurance needs face to face. The same percentage say an insurance agent has not called in the past year.

FACT: Adult males accounted for 57 percent of all life insurance policies purchased in this country, according to the American Council of Life Insurance. Adult females were listed as the insureds on just 29 percent of policies purchased.

FACT: Coverage on men added up to 85 percent of the total dollar amount of protection. Coverage on women amounted to just 10 percent of the total!



Sources: American Council of Life Insurance, 1999 *Life Insurance Fact Book*; November 2000 *Best's Review*, "Life Insurance and Women," Suite101.com