Financial Protection Across a Lifetime

For more than 175 years, life insurers have **delivered financial guarantees** that protect Americans across a lifetime.

The dollars paid to life insurers are put right back into strengthening the fabric of American life. Here are some of the ways the industry puts policyholder premiums to work for families, businesses, and communities.

Risk Management

People need to know they're prepared for what life brings. Life insurers absorb financial shocks and proactively help people manage financial risk over a lifetime — replacing uncertainty with stability.

Family Financial Security

Financial security isn't just about planning for what might happen. Through life insurance, workplace benefits, annuities, long-term care, and more, we help people protect the lives they've built, support the people who depend on them, and prepare for a secure retirement. For middle-class families, this protection helps them build financial resilience.

DELIVERING ON OUR PROMISES

- **$90.3 billion** paid to the beneficiaries of life insurance policies.
- **$115.7 billion** paid to annuity holders.

Small Business Protection

America's small businesses are the backbone of local economies. Life insurers support small business owners with guaranteed products that ensure they can cover costs, keep their doors open, and even expand into a larger location. The industry's partnership with small businesses helps fuel the nation's economic engine.

Economic Investments

Life insurers take policyholder premiums and turn them into steady, long-term investments. With $8.9 trillion invested into the U.S. economy, we create jobs and support infrastructure, health systems, housing, agriculture, and education. The industry is the single largest investor in U.S. corporate bonds, and nearly 75% of those bonds have a maturity of 10 years or more.

DELIVERING ON OUR PROMISES

- **$3.6 trillion** invested in bonds, helping companies fund equipment, facilities, community infrastructure, and more.

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ACLI AMERICAN COUNCIL OF LIFE INSURERS