

Closing the Coverage Gap

More than 100 million Americans don't have proper life insurance protection. Without life insurance, the loss of a wage earner can affect housing, education, and retirement plans for families, widening the financial gaps that could take generations to overcome.

Only **50%** of Americans had life insurance coverage in 2022, a **13%** decrease from 10 years ago.

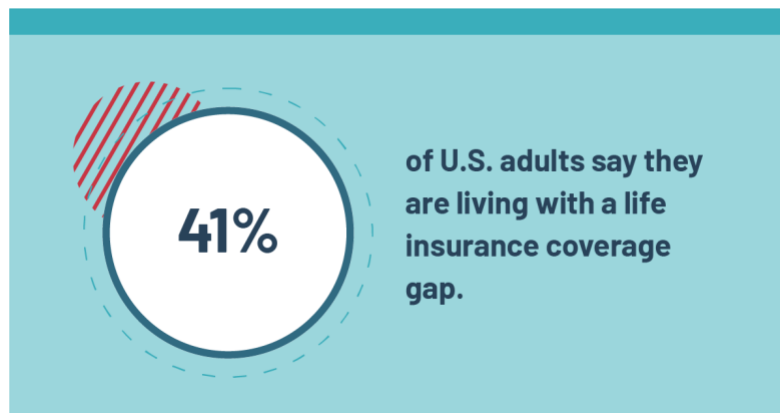


Life Insurance Coverage Today

Just 50 percent of Americans have life insurance coverage. And many who have life insurance don't have enough. In fact, four in 10 families say they would face financial hardship if the primary wage earner died within 6 months.

COVID-19 Has Prompted New Priorities

The COVID-19 pandemic has heightened people's anxieties around their financial security. At this pivotal moment, life insurance can provide the peace of mind and certainty people are so desperately in need of. In fact, **31 percent of Americans say they are more likely to buy life insurance due to COVID-19.**



Help Protect Our Families

The American Council of Life Insurers is banding together with LIMRA, LOMA and five other life insurance industry associations through the Help Protect Our Families initiative to assist more individuals, households, and businesses in securing the financial protection they need.

We're committed to identifying ways to close coverage gaps and expand financial certainty for American families. Learn more at: <https://www.limra.com/helpprotectourfamilies>