

Women play an important role within their families and society and are a driving force when it comes to our economy. In addition, many women also serve as caregivers, looking after the needs of the people they love—both now and in the future.

Recognizing and focusing on the needs and power of women aligns with the missions of many by helping make lives better through financial wellness.

WOMEN SURVEYED:

- Indicated they are less likely than men to own life insurance. Just 47% own life insurance, compared with 58% of men surveyed.¹
- Revealed that only 22% feel very knowledgeable about life insurance. In contrast, 39th of men surveyed say they are very knowledgeable about life insurance.¹
- Showed women spend more time researching their investment choices. And while they do take on less risk than men, when it comes to investing, they're not averse to risk. Rather, they're simply more likely to take appropriate levels of risk. Both findings make for better investing outcomes.²
- A woman is likely to refer you to potential clients 26 times in her lifetime, compared with 11 referrals by a man.⁴

Offering women a solution like an Indexed Universal Life may help close the life insurance coverage gap and may fit their risk tolerance levels, along with providing powerful living benefits

FULL-PAY PREMIUM

This table shows the premium to target \$1 at lifetime for preferred females, age 45 to 65, for some of this space's most popular indexed universal life products.

Company	Issue Age				
	45	50	55	60	65
Carrier 1	\$5,947	\$7,620	\$10,141	\$13,166	\$17,259
Carrier 2	\$5,971	\$7,814	\$10,111	\$13,565	\$17,957
Carrier 3	\$5,577	\$7,432	\$9,725	\$12,656	\$17,838
Carrier 4	\$6,138	\$8,099	\$10,386	\$14,024	\$18,970
Carrier 5	\$5,876	\$7,610	\$9,832	\$13,044	\$17,368
Carrier 6	\$6,150	\$8,061	\$10,611	\$14,255	\$19,514

Most Competitive Least Competitive

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NO-LAPSE GUARANTEE AGE

This table shows the age to which each of these No-Lapse Guarantee products is guaranteed.

Company	Issue Age				
	45	50	55	60	65
Carrier 1	90	91	93	92	92
Carrier 2	87	88	89	90	91
Carrier 3	79	81	83	85	87
Carrier 4	85	90	90	90	90
Carrier 5	72	91	91	91	91
Carrier 6	65	70	75	75	75

Most Competitive

Least Competitive

Females, age 45, 50, 55, 60, and 65. Preferred Non-Tobacco, \$1,000,000 Level Death Benefit, targeting \$1 of cash value at lifetime, assuming max illustrated rate.

LIVING BENEFITS POWER FLEXIBILITY AND CHOICE FOR CONSUMERS

Many of the life insurance products offer a combination of death benefit protection, the ability to grow cash values based on index-linked interest performance, and the ability to add on a chronic illness or long-term care rider for an additional fee. These benefits vary policy to policy.

This additional rider/s allow your client to access a portion of their death benefit should they become chronically or terminally ill and meet the terms of the rider. On average, women married to men live 5 years longer than their spouses,² and 70% of nursing home residents are women, with costs averaging \$92,000 per year for a private room.⁵ It's important that, as you help client develop a financial strategy, you help ensure they have the options to be taken care of, too.

¹ LIMRA'S Facts About Life September 2021.

² Oliver Wyman, Women in Financial Services, 2020.

³ Quartz Creative Study sponsored by Prudential, 2018.

⁴ D. Passi, Winning the Toughest Customer, 2006.

⁵ American Association of Long-Term Care Study, 2018 and Longtermcare.gov, 2016.

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