11 things that cost more than life insurance.

If you look at the numbers, you may discover life insurance costs a lot less than you think. For example, the average cost per month for a $500,000 term life insurance policy for a healthy, nonsmoking 35-year-old is around $25 a month.* And depending on your life situation, you may not even need that big of a policy. Wondering if term life insurance or whole life insurance is in your budget? For comparison, here are 11 things that cost more than life insurance you may already be paying for:

1. **A daily coffee.** Whether you're getting a simple cup of coffee or a specialty coffee drink from a local spot, the cost of caffeine can add up. Prices range anywhere from $3-$7+, so that means a coffee a day for a month could run you between $90 and $210. With the simple savings of making your coffee at home a couple of times a week, you can enjoy both caffeination and life insurance coverage.

2. **Streaming services.** One subscription, two subscription, three subscription, four. Consolidating your streaming services or dropping even one may free up money for the monthly cost of life insurance.

3. **Ordering delivery.** Delivering food to your door a couple of times a month could be eating into your budget … and keeping you hungry for coverage. Challenge yourself to save the delivery fee by making a meal at home or picking it up at the restaurant.

4. **Music app subscriptions.** With so many free music and podcast resources, pursuing no-cost options for the good of life insurance is music to your ears.

5. **Shipping and handling.** Online shopping adds up when you account for delivery fees (which can be about $10 per order). Opt to shop in-store or wait for sales or free shipping promotions. Those

savings go great with a policy.

6. **Going to the movies — once.** Two tickets will set you back around $30, and that's before you get your popcorn, drink, and gummy bears.
7. **ATM fees.** If you use an ATM that doesn't belong to your bank, you can drop $5 every time you withdraw money. Do it once or twice a week over the course of a month and you're out $30.
8. **Lottery tickets.** What are the odds you're going to need life insurance at your age? A lot better than the odds of scratching off that million-dollar square.
9. **Your nails.** One mani-pedi a month costs around $60+. Skip the toenails and you can foot the bill for life insurance.
10. **That gym membership.** A gym membership is a great investment for your health, but it's not great for your wallet if you're paying for it more than you're going. If your gym allows a certain number of visits per week and you're going less, adjust it to meet your schedule or cancel your membership. You can opt to stream free, at-home workout videos or invest in home equipment.
11. **We would never ask you to give up pizza** … but if you order pizza more than once a month, it's probably costing you more than a basic life insurance policy.

Do you have $25 a month to protect your family? It breaks down to less than $2 a day. And that peace of mind is priceless. Knowing what costs more than life insurance can help you start to prioritize a policy. When you're ready to get coverage that fits your needs, talk to a local, independent agent.

**Rates will vary depending on geographic location, gender, age, and medical history.*