

7 things that cost more than life insurance.



If you've put off getting life insurance coverage, chances are good that money was one of the reasons. With all the tangible things you need to spend money on (food, shelter, transportation), it's hard to get enthusiastic about making room in your budget for life insurance.

But if you look at the numbers, you may discover that life insurance costs a lot less than you imagined. 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 might not even need that big of a policy. (To determine how much life insurance you need, use our life insurance calculator.)

Twenty-five bucks a month. That's not a lot. To compare, here are seven things that you might already be spending more on each month:

1. **A daily cup of coffee.** Depending on where you get it, an ordinary cup of coffee can cost nearly \$3. That's \$90 a month. Bring your coffee from home a couple times a week and you can afford both caffeination and coverage.
2. **Going to the movies - once.** Two tickets will set you back at least \$20, and that's before you get your popcorn, soda pop and gummy bears.
3. **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 and you're out \$30.
4. **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.
5. **Your nails.** One mani-pedi a month costs around \$45. Skip the toenails and you can foot the

bill for life insurance.

6. **That gym membership.** Don't get us wrong, we think a gym membership is a great investment ... if you're actually going to the gym.
7. **We would never ask you to give up pizza** - that's just cruel. 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.

Need help finding a policy that works for your budget? An independent agent can help.

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