

# Moms know all about protecting families

But do you know how important it is for you to have your own life insurance?



## Whether you're a busy stay-at-home or working mom, you've got a lot on your plate.

It means you're also a caretaker, teacher, chef, housekeeper, referee, counselor, EMT and chauffeur just to name a few. While there's no way to replace you if something happened, you can make sure your loved ones' needs are met financially with your own life insurance policy.

## Why do stay-at-home moms need life insurance?



A life insurance policy would provide money necessary to cover the multitude of jobs you do. For instance, the average cost of childcare is over \$10,000 per year, and a housekeeper averages \$28/hour.



A surviving spouse or partner would need to keep working and potentially take a significant amount of time off. There would be no way to juggle all the responsibilities you manage.



The value of a mom in 2021 averages **\$184,820 per year**.<sup>1</sup> An affordable policy with a tax-free death benefit could help cover expenses, providing peace of mind to your family if the unthinkable were to happen.

## Talk with an advisor today to get a free quote

You may even be surprised by your quote — on average, women often pay less or get more coverage for the same amount.

**A licensed agent or financial professional can find coverage options that fit you and your budget so you can get the protection your family needs.**

<sup>1</sup>Statistic from salary.com

Legal & General America life insurance products are underwritten and issued by Banner Life Insurance Company, Urbana, MD, and William Penn Life Insurance Company of New York, Valley Stream, NY. Banner products are distributed in 49 states and in DC. William Penn products are available exclusively in New York; Banner does not solicit business there. The Legal & General America companies are part of the worldwide Legal & General Group. 21-063b