5 reasons why it is smart for women to get life insurance—or more of it

Sole providers

Women increasingly are the primary breadwinners and even sole providers. Her income is critical to providing the most basic of needs to her family, whether that family involves kids, aging parents or a special-needs sibling they're caring for. Life insurance ensures that whomever depends on her livelihood can continue if something were to ever happen to her.

Stay-at-home

Stay-at-home moms need protection too. Don't discount the value they provide. Life insurance provides much needed funds when an overwhelmed spouse or other caregiver suddenly has to find help to care for the kids, manage a household or needs to take a significant amount of time off to stay with them.
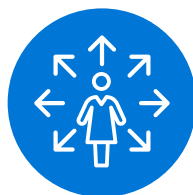
May cost less

Women often pay less for insurance—or get more coverage for the same amount. Because women have a longer average life expectancy than men, that in turn brings the cost of life insurance down for women. Also keep in mind that the younger and healthier you are, the less it will cost you.

Mompreneurs

Mompreneurs and those who work part time need coverage too. Women often run home-based businesses or work part time while also raising children. They should also consider their need for life insurance because while they may not be the main breadwinner, their income supports the family and will be sorely missed if something were to happen.

Situations change

Women's situations can change. Just when you think you've gotten your life insurance needs all taken care of, you might experience more additions to your family, or close down a business, or go through a divorce, or a family member might need your active support in the future. Is your insurance up-to-date with your changing needs?

Find an agent

Remember, an insurance agent will sit down with you free of charge to go through your needs and help you find coverage that fits your budget, which is key! If you don't have an agent, here are some tips on finding the right fit and then searching by ZIP code with the Agent Locator.

Legal & General
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