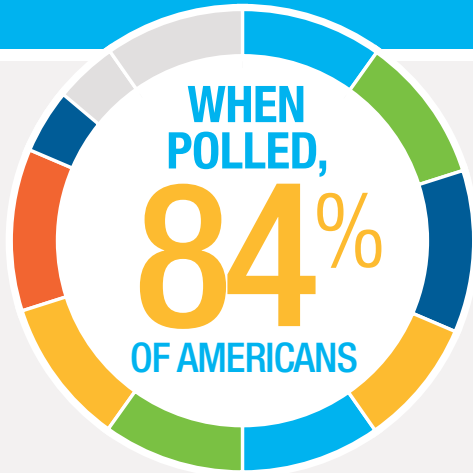


Life Insurance Numbers to Know



said that most people need life insurance.¹



HOWEVER
4 in 10

Americans do not own any type of life insurance.¹

THIS IS BECAUSE

EIGHTY

PERCENT OF CONSUMERS

MISCALCULATE the price of term life insurance.²

Millennials

misjudge

policy cost by

213%.²

Gen-Xers

overestimate

policy cost by

119%.²

DID YOU KNOW?

A 40-year-old male can buy coverage for only **\$10 – 12***/month.

Member Advantage Life term, \$100,000 Face Amount, 20-Year Period, Select Preferred.

*As of August 2019. Subject to underwriting.



What else can you buy with \$10?



fast-casual lunch³



cups of gourmet coffee⁴



all day gym pass⁵



gallons of milk⁶



movie ticket⁶



gallons of gas⁶

Isn't protecting your loved ones so much more valuable?



Acceptance for coverage and pricing is subject to eligibility and underwriting criteria. Member Advantage Life (ICC16-TL21/TL-21), is a term life insurance policy issued exclusively to Costco members by Protective Life Insurance Company (PLICO), Birmingham, AL. Not available in New York. Policy form numbers, product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Coverage and pricing is subject to eligibility and underwriting criteria. Up to a two-year contestable and suicide period. Benefits adjusted for misstatements of age or sex. In Montana, unisex rates apply. Any quote that is present is only an estimate and the actual premium and rate class will be determined after the underwriting process is completed. Costco Insurance Agency, Inc. and Costco Wholesale do not issue, underwrite insurance or pay claims under PLICO policies. Insurance is underwritten by PLICO.

¹ LIMRA and LIFE Foundation 2017 Barometer Study

² <http://www.lifehappens.org/press-releases/2015-insurance-barometer-study-finds-americans-continue-to-overestimate-cost-of-life-insurance/>

³ <http://time.com/money/4419283/expensereport-meals-panera/>

⁴ <http://www.thefiscaltimes.com/2016/07/12/Why-Your-Cup-Coffee-Will-Soon-Cost-More>

⁵ <http://www.cheatsheet.com/money-career/why-agym-membership-is-usually-a-bad-investment.html/>

⁶ www.thepeoplehistory.com/pricebasket.html