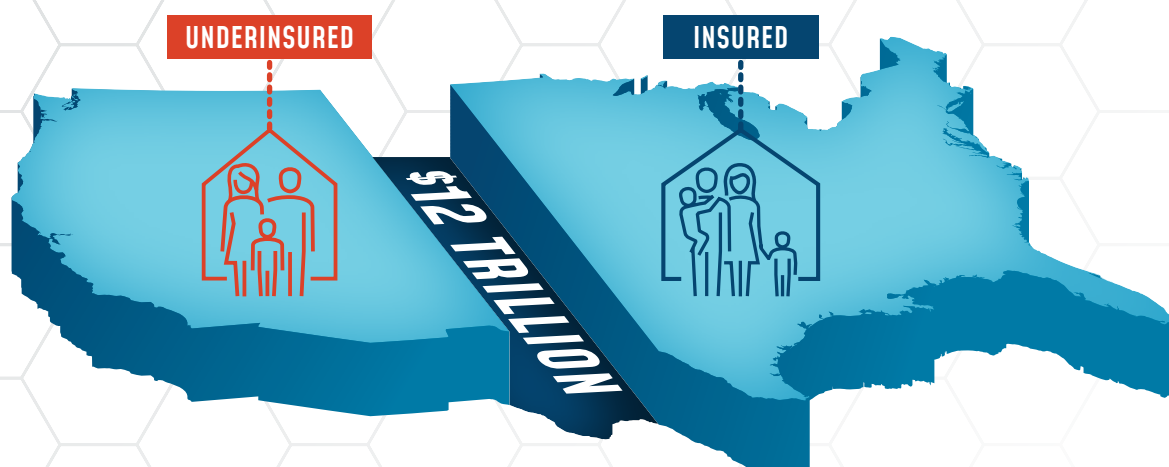


THE \$12 TRILLION FINANCIAL NEED YOU MAY BE OVERLOOKING



ALMOST **1 IN 2** AMERICAN HOUSEHOLDS HAVE A LIFE INSURANCE PROTECTION GAP OF \$200,000, FOR A TOTAL MARKET NEED OF **\$12 TRILLION.**¹

EACH YEAR, THIS LIFE INSURANCE NEED GROWS BY **\$340 BILLION**¹

WHO MOST LIKELY NEEDS COVERAGE?

1 IN 2

Existing Policyowners

Half of the underinsured market already owns life insurance. But it's not enough.¹

\$225,000

average coverage gap¹

OPPORTUNITY

9 million U.S. households have group coverage only.¹

Is it enough? Can they keep it if they leave their employer?
Is it for a long enough duration?

1 IN 3

High-Income Earners

About 1 in 3 underinsureds earn more than \$100,000 annually.¹ Odds are, they're vastly underinsured.

\$400,000

average coverage gap¹

OPPORTUNITY

High earners may face the largest coverage gap.¹

Is their coverage keeping up with their personal and professional growth?

1 IN 5

Couples Age 45+

One in 5 underinsured U.S. households are married couples, aged 45 and over with no children.¹

\$270,000

average coverage gap¹

OPPORTUNITY

Both partners may not be covered sufficiently.¹

How long would it take to feel the financial impact of their spouse's death?

HOW DO SOME AMERICANS CLOSE THE GAP?²

Estimated Life Insurance Policy Amounts Placed in 2017²

Buy a New Policy

\$920 BILLION

Add to Existing Coverage

\$383 BILLION

Replace Coverage with a New Policy

\$184 BILLION

Let's Work Together to Close the Gap.

Pacific Life has tools to help you close the life insurance need gap with your clients.

Get your tools at <https://thePacificDifference.com/Policy-Review>.



PACIFIC LIFE

1. Source: "Turn Up the Volume \$12 Trillion Sound Opportunities," LIMRA, Dec. 2016.

2. Per the "2017 U.S. Individual Life Insurance Consumer Survey," LIMRA, Nov. 2017, among recent buyers of individual life insurance, over 60% had no prior coverage, 25% added to existing coverage, and 12% replaced existing coverage. Based on the total life insurance coverage amounts sold in 2017, per the LIMRA Sales Report of 83 participating companies, this represents the figures shown, which are the product of the total \$1,534,199,840,000 coverage placed multiplied by the percentages previously stated.

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Life insurance is subject to underwriting and approval of the application and will incur monthly policy charges.

Investment and Insurance Products: Not a Deposit	Not Insured by any Federal Government Agency	
Not FDIC Insured	No Bank Guarantee	May Lose Value