

It's too expensive



More than half of people **overestimate the cost of coverage by over 3x** the actual cost

[>> Needs Calculator](#)



I don't understand it

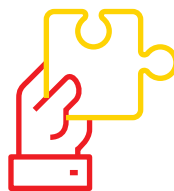


People who don't own life insurance are **less likely to understand their needs** or basic product concepts.

[>> Life Insurance 101](#)



I already have group coverage



32 percent of those with life insurance only have group coverage, which typically ends when they leave their employer and **may not provide enough protection.**