

HELLO, my name is Millennial.

I bet the last thing on your mind is Life Insurance and I bet the first thing on your mind is how you're going to get yourself out of all this debt you're currently swimming in. I know this and feel this because I am this person.

I am currently 23 years old, single, graduated college, moved back in with my parents, have a job, have my own car, and am healthy. From what you've gathered you should believe I don't need Life Insurance; why would I? I'm 23 years old and everything is easy peasy.



Well. I do.

I honestly had no idea what life insurance was. I just kept being told I need it. I shook it off until it came time to apply for colleges and loans. My parents sat me down for a chat. They told me that if I wanted to go to the school I had my heart set on, we were going to have to take out a loan in my name with my parents as my co-signers. As any 18-year-old would say "okay, I understand." My parents cosigned my loan and off I went to school.

Four years later I graduated, received my diploma and walked into the real world with an immense amount of debt.

I came to the harsh realization of what debt was. I also for the first time understood why my parents sat me down to have that chat "if something *were* to happen to you, we would be responsible for your student debt. You really need to look at Life Insurance." I didn't want to think "the unthinkable," but I had to. I had to grow up.



What I discovered:

- A 23-year-old can take out a 10-year term life policy, with a death benefit of \$150,000.00 and only pay as much as \$9 a month! *subject to underwriting approval

It's affordable and puts the mind at ease... (well at least your parents!)

You may not have college debt, but you may have a family. It's in your best interest to start protecting them while you're young.

I speak on behalf of all millennials. We think we are invincible. But the bottom line is we are the youngest generation on the totem pole which on the bright side for once, means we have prime opportunities to pay for Life Insurance **now**.

-JLL
A Doran Employee