

MEET THE Millennials

The biggest generation is building wealth fast and searching for insurance protection – here's how you can grow your business by meeting their needs with creative solutions.

THE OPPORTUNITY

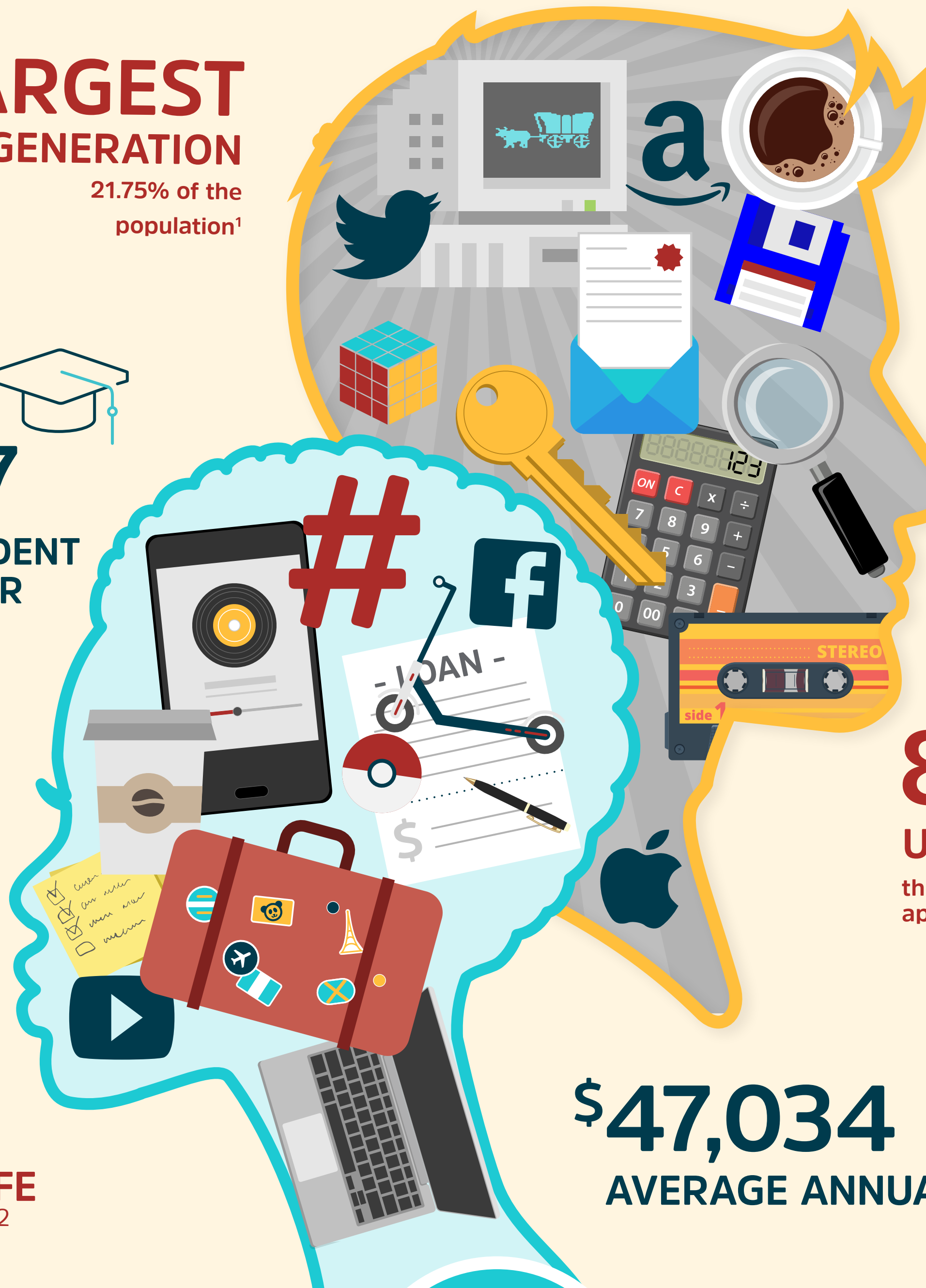
#1 LARGEST GENERATION
21.75% of the population¹



45%

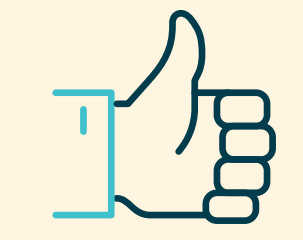
say they're **more likely to buy life insurance** due to COVID-19²

\$38,877
AVERAGE STUDENT LOAN DEBT PER BORROWER⁵



84%

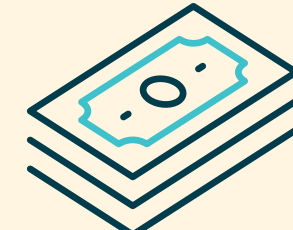
USE FACEBOOK
the most popular social media app for this group³



55%
HAVE NO LIFE INSURANCE²



\$47,034
AVERAGE ANNUAL INCOME⁴



YOUNG MILLENNIALS

vs.

OLDER MILLENNIALS

Finding their financial footing
BORN 1988–1996

Settling down & building wealth
BORN 1980–1987

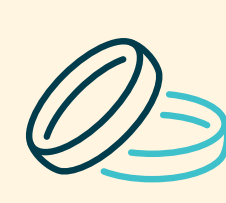
29%

ARE MARRIED, MOST ARE SINGLE⁶



58%

HAVE TIED THE KNOT⁶



18% of NEW HOMEBUYERS⁷



25% of NEW HOMEBUYERS⁷



45%

OF WOMEN 25-29 HAVE HAD A CHILD⁸

80%

OF WOMEN 35-39 HAVE HAD A CHILD⁸

Young Millennials stretch their dollars as far as they can. Bundled term life, critical illness and disability income with Assurity's **StartSmart** is a great way to offer more coverage at an affordable price.



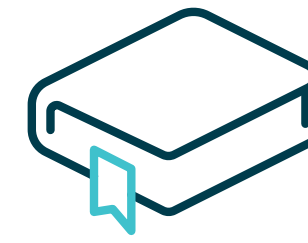
Older Millennials are reaching the life events that trigger insurance purchases – give them a solution that goes beyond basic life insurance needs with **StartSmart**.

KEY TAKEAWAYS



Millennials like to research – help them learn about their options with tools like Assurity's simple consumer-focused articles and explore prices with our quoting tools.

Don't sell with statistics – Millennials like stories instead. Use your own stories and resources like LifeHappens to find something that resonates with them.



Start conversations online – Meet Millennials where they spend their time to open the door for conversations (our social media prospecting kit is a great start), then bring the discussion offline to make the sale.

Get the resources and tools you need to be successful.

[assurity.com/StartSmart](https://www.assurity.com/StartSmart)

1. Statista, Population Distribution in the United States in 2020, by Generation, 2022
2. LIMRA and LifeHappens, 2022 Insurance Barometer Study, 2022
3. Pew Research, Millennials Stand Out for their Technology Use, But Older Generations Also Embrace Digital Life, 2019
4. SmartAsset, The Average Salary of a Millennial, 2020
5. Education Data Initiative, Student Loan Debt by Generation, 2021
6. National Association of Realtors, Home Buyer and Seller Generational Trends, 2021
7. Statista, Percentage of Childless Women in the United States in 2018, by age, 2019

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