The Value of Insuring Against Life's Risks

Did you know that...

Forty-eight percent of full-time workers have no access to employer-sponsored short-term disability insurance.[1,2]

Thirty-six percent of people working for large businesses in the U.S. lack access to employer-sponsored long-term disability coverage.[1,2]

Forty-nine percent of Americans have no life insurance.[3,4]

Approximately 15 percent of American drivers are uninsured.[5]

If you ask a homeowner, replacing a roof is probably the least satisfying expense they will ever face. While the value of such an investment is obvious, it doesn't quite provide the satisfaction of new landscaping. Yet, when a heavy rain comes, ask that same owner if they would have preferred nice flowers or a sturdy roof.

Insurance is a lot like that roof. It's not a terribly gratifying expenditure, but it may offer protection against the myriad of potential financial storms that can touch down in your life.

The uncertainties of life are wide-ranging, and many of them can threaten the financial security of you and your family. We understand most of these risks – a home destroyed by a fire and a car accident are just two common risks that could subject you to an outsized financial loss.

Similarly, your inability to earn a living to support yourself and your family due to death or disability can wreak long-term financial havoc on those closest to you.

Insurance exists to help protect you from these forms of wealth destruction.

Some insurance (such as home or car) may be required. When it isn't mandated (in the case of life or disability), individuals may be tempted to avoid the certain financial "loss" associated with insurance premiums, assuming the risk of much larger losses that are less likely to happen.

But insurance premiums aren't a financial "loss." They are designed to help protect you and your family as you build personal wealth.

1. BLS.gov, 2026
2. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Federal and state laws and regulations are subject to change, which would have an impact on after-tax investment returns. Please consult legal or tax professionals for specific information regarding your individual situation.
3. LIMRA.com, 2026
4. Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.
5. III.org, 2026

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