

# Protection for those who matter most. At less than half the cost of your daily cup of coffee.

Small cost. Big benefit.

Peace of mind. The reward that comes from knowing you've done what you can to protect your family. Term life insurance offers a simple way to help your family carry on – whether that means staying in their home, paying for college, or handling other financial burdens that sometimes arise with the unexpected passing of a loved one. Compare the average person's typical monthly expenses, and you'll see that protecting those who matter most can be done at a relatively small cost. It's knowing you've done right by them, without downgrading your lifestyle in order to do it.

## Average monthly expenses



**\$500,000 of life insurance protection for your loved ones<sup>1</sup>**



**\$58**

**Gym membership<sup>2</sup>**



**\$161**

**Coffee<sup>3</sup>**



**\$127**

**Cell phone<sup>4</sup>**



**\$217**

**Cable package<sup>5</sup>**



**\$288**

**Restaurants and take out<sup>6</sup>**



**\$55**

**Streaming services<sup>7</sup>**

<sup>1</sup> Monthly premium for \$500,000 New York Life Level Premium Convertible Term 10 policy, male, age 35, Select Preferred as of 3/9/2019.

<sup>2</sup> <https://thehustle.co/gym-membership-cost/>. January 2019

<sup>3</sup> <https://dealsonhealth.net/coffee-statistics/>

<sup>4</sup> <https://www.cnbc.com/2021/06/15/how-to-save-money-on-your-phone-bill.html>. June 2021

<sup>5</sup> <https://decisiondata.org/news/report-the-average-cable-bill-now-exceeds-all-other-household-utility-bills-combined/>. March 2020

<sup>6</sup> Bureau of Labor Statistics, 2018.

<sup>7</sup> <https://www.jdpower.com/business/resources/despite-return-normal-people-spending-more-time-and-money-streaming-services-now>

The Level Premium Convertible Term policy form number is ICC18218-60P

**New York Life Insurance Company**

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