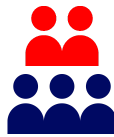


The Toll of Financial Stress

Americans are deeply impacted by financial stressors.

A recent study by Bankrate showed that 52% of U.S. adults said money has a negative impact on their mental health. A survey by CNBC found that some **70% of Americans admit to being stressed about their personal finances.**



According to the 2022 Insurance Barometer Study, conducted jointly by nonprofit industry trade associations LIMRA and Life Happens, **two in five parents say they are barely or not at all financially secure.**



This is increasingly critical, as most households haven't prepared for the loss of a primary wage earner: **44% say it would take less than six months to feel financial hardship** if this loss happened to their family.



And a recent Gallup poll shows that 72% of Americans are at least moderately worried about being able to fund their retirement, with **42% saying they are very worried**. Among low-income nonretirees, 88% express worry about having enough money to retire.

Helping Texans Achieve Financial Security and Thrive

Countless Texans continue to turn to life insurers and their products to gain the financial security they seek for themselves and their families.

From a life insurance policy to an annuity, products offered by life insurers have become essential elements of Texans' efforts to secure their future. **And these products don't stop there. Life insurers also offer:**



Retirement savings and personal pensions to provide critical income in retirement.



Long-term care and disability income insurance to offer income when work is no longer possible.



Supplemental benefits to fill gaps and cover what health plans don't.



Paid family and medical leave to provide income during time off to care for family.



Robust Insurance Markets Provide Options and Access

These products are why Texans continue to depend on life insurers to protect their families and their businesses and to secure their financial futures.

And that's why life insurers work closely with state leaders to ensure a robust insurance market exists that can provide an array of diverse and affordable financial products to **help Texans rest easier knowing their futures are secure.**



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