

LET'S TALK FINANCIAL WELLNESS[®]

Who Wants Life Insurance?

September is National Life Insurance Awareness Month, so there's no better time to explore insurance options or review your current coverage.

Traditionally, Gen Z and Millennials, particularly those starting out or with young families, want life insurance. According to the 2025 Insurance Barometer Study by LIMRA and Life Happens, the percentage of Americans with a self-reported life insurance need-gap—those who know they should have life insurance or more insurance than they do—rose sharply in 2020 amid the COVID-19 pandemic. It has remained elevated since, though the 2025 percentages (10% for respondents with insurance and 30% for those without) indicate that awareness of the need may be slowly returning to pre-pandemic levels.

What's Holding You Back?

What's keeping people who acknowledge a need from getting coverage? Perceived cost is cited in the study as the top barrier to purchasing life insurance. Yet year after year, the Barometer studies have found that respondents greatly overestimate the cost of life insurance.

Despite reframing and personalizing the cost-of-life-insurance question in the 2025 Barometer survey, 49% said their estimate of the cost of coverage for themselves was based on "gut feeling" or a "wild guess."

More than a quarter of the two younger generations (Gen Z and Millennials) cite "lack of knowledge about life insurance products" as a reason they don't own it. The younger generations aren't the only ones who may lack knowledge. As the graph shows, people of all ages are unfamiliar with the myriad ways life insurance can enhance financial security for owners and beneficiaries.

If you feel you may have a need gap in your life insurance or have been procrastinating on updating your coverage, talk with your trusted financial advisor about your unique situation.

Source: 2025 Insurance Barometer Study, LIMRA and Life Happens



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With my training and commitment to my clients, I am confident I can provide a high level of personalized service. As your financial professional, I will work diligently to help you work toward your financial goals with appropriate insurance products, investment and financial planning strategies.



Insurance Version



Protecting Fido, Too

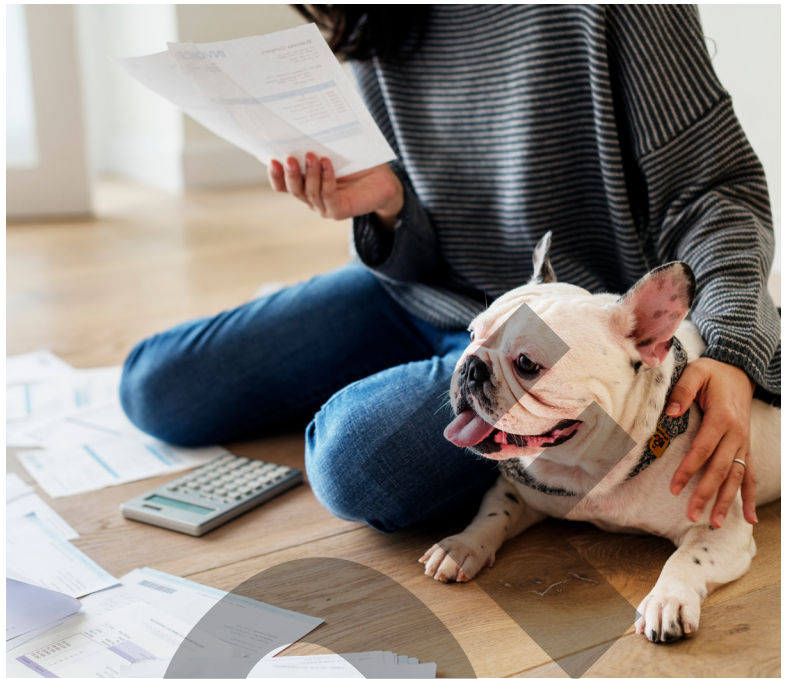
Many pet owners overlook the financial risks associated with pets. Pets, like humans, can face unexpected illnesses or accidents that require costly veterinary care.

Peace of Mind

Pet insurance helps offset the cost of care. The three main types of coverage are wellness, accident, and comprehensive. Insurers may also offer additional optional coverage within each category. According to the North American Pet Health Insurance Association, average monthly premiums for accident-only policies are \$16 for dogs and \$9 for cats. For accident and illness policies, premiums average \$62 per month for dogs and \$32 per month for cats. More comprehensive coverage generally costs more than these amounts, depending on plan details.

Caveats

Generally, you must meet a deductible before the insurance takes effect, and many policies don't cover preexisting illnesses. Waiting periods for coverage are common. Failing to keep your pet up to date on vaccines will likely exclude coverage for preventable diseases.



You'll want to explore all your options before purchasing pet insurance. For some people, it's more cost-effective to save for routine veterinary care and buy accident-only coverage.

Life Insurance: You Have Options

Life insurance* proceeds can provide a financial lifeline for loved ones if something happens to you. The type of policy you choose may depend on how long you'll need coverage and the policy's cost.

Term Insurance

Term insurance provides coverage for a set period, typically 10 to 30 years, though shorter and longer terms are also available. If you die during the term, the policy pays a death benefit to your beneficiaries. A term policy has no cash value. It is less expensive than permanent insurance and may be a good choice when others depend on your income.

Permanent Insurance

Permanent insurance generally remains in effect as long as you continue paying premiums. In addition to the death benefit, the policy builds cash value over time. Permanent insurance is a good option if you want lifetime coverage, access to the policy's cash value through withdrawals or loans, and are comfortable with higher premiums.

Your insurance professional can help you choose the right policy for your circumstances.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless the*

required premium is paid to put an issued policy in force. Accessing cash values may reduce the death benefit and policy values, trigger tax consequences, surrender fees, and charges, and may require additional premium payments to maintain the contract. Guarantees are based on the claims-paying ability of the issuer.



Understanding Beneficiary Designations



Your will is an important document for passing assets to loved ones upon your death, but it doesn't cover everything. Life insurance proceeds, retirement accounts, annuities and similar accounts pass through beneficiary designations and are not governed by your will.

Review Your Selections

You chose a beneficiary when you initially set up your accounts. But things can change. Divorce, death of a beneficiary, or even a change in your intentions can affect your selections. Revisit your designations periodically to ensure they're up to date.

Check Old Accounts

Forgetting about 401(k) or other retirement accounts held with former employers can result in outdated beneficiary designations. Remember to include these accounts in your review.

Avoid Mistakes

Take special circumstances into

account when you're naming beneficiaries. Minors will not be able to claim assets until they turn 18 or 21 (depending on the state). Individuals with special needs can lose valuable government benefits if they receive an inheritance directly. Setting up a trust to receive the assets may help in both situations.

Keep in mind that godparents are not the same as legal guardians, but could be a good choice to serve as trustees.

Integrate with Estate Planning

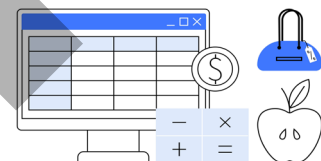
Your financial professional can help you review your beneficiary designations as an integral part of your estate plan.

Adopt Healthy Money Habits

If your family saved responsibly for the things they wanted to buy, chances are you will, too. But if your family squandered money and never saved, their bad money habits may be influencing how you handle your finances. Make sure you're practicing good money habits like the ones below.

Examine Your Spending Habits

Buying small items, such as coffee and a bagel, every day on your way to work can add up to a substantial amount over time. Write down everything you buy for one or two weeks to see how much you're spending. You might be surprised by the total. Once you see where your money is going, you can adjust your spending habits.



Live Within Your Income

Paying with cash means you'll be able to spend only as much as you have on hand. If you use a credit card, make sure you can pay off the balance when the bill arrives.

Pay Yourself

Treat your savings like a bill by putting money into your account every month before you pay anyone else. As your income rises, increase the amount you save.

Follow a Spending Plan

Build a monthly budget based on your income and expenses. Remember to account for items you pay annually, such as insurance or a homeowner association.

By The Numbers: AI & Emerging Threats

While Artificial Intelligence (AI) has emerged as a useful tool for individuals and businesses, it has also introduced more cybersecurity threats and attacks, according to the CrowdStrike 2026 Global Threat Report. Review the numbers and assess your AI security.



AI as a Weapon – 89% increase in attacks by AI-enabled adversaries (YoY)

AI as a Target – Prompt Injection, GenAI tools exploited at more than 90 organizations



Detection Trends - 82% of detections in 2025 were malware-free

Attack Speed - 65% increase year over year in average eCrime breakout time at 29 minutes, Fastest recorded breakout: 27 seconds



Source: CrowdStrike 2026 Global Threat Report

As Life Evolves, Your Insurance Should Too

September has traditionally been designated as life insurance month to remind you to review any changes in your personal circumstances that might affect your life insurance* needs. Here are several events that could prompt a reassessment.

Tying the Knot

Even if you're young and just starting out, you may make financial decisions based on the combined incomes of you and your spouse. If one spouse dies, life insurance can help ensure that the surviving spouse has enough money to maintain the current standard of living. Additionally, the cash value that accrues in a permanent life policy could be used in the future to pay off a mortgage or other debt.

Starting a Family

Life insurance proceeds can cover clothing, daycare, college expenses, and other costs of raising a child. Both parents should have coverage. If one parent dies, the surviving parent will have the funds needed to provide for the children. Single parents can also purchase a policy, naming a child as the beneficiary and appointing a trustee to oversee the distribution of funds.

Protecting Your Business

If you own a business, you'll want to ensure that the limits of your life insurance policy are sufficient to cover any business debts. Buying adequate coverage will prevent your family from having to liquidate assets to pay your creditors.

Help with Estate Planning

Life insurance proceeds can provide cash to pay medical bills,

burial expenses, and estate settlement costs. If you have a large estate, funds can be used to pay any estate taxes owed.

Your financial and life insurance professionals can help you choose appropriate coverage for your needs and lifestyle.

**Applications for life insurance are subject to underwriting. No insurance coverage exists unless a policy is issued and the required premium to put it in force is paid. Accessing cash values may result in surrender fees and charges and may require additional premium payments to maintain coverage and will reduce the death benefit and policy values and may have tax consequences. Guarantees are based on the claims-paying ability of the issuer.*



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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

May 26, 2026

Reference: **FR2026-0501-0384/E**

Org Id: 23568

1. LTM Insurance Sep/Oct 2026
Rule: FIN 2210
5 Pages

Our review is based on the understanding that the final version of this communication will prominently disclose the name of the member, pursuant to FINRA Rule 2210(d)(3)(A). If our understanding is inaccurate, please notify the Department immediately as additional comments are necessary.

The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey R. Salisbury
Principal Analyst

This year's Advertising Regulation Conference will be held October 15-16 in Washington, D.C. For more information and to register, please visit our website at: <https://www.finra.org/events-training/conferences-events/2026-finra-advertising-regulation-conference>

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NOTE: *We assume that your filed communication doesn't omit or misstate any fact, nor does it offer an opinion without reasonable basis. While you may say that the communication was "reviewed by FINRA" or "FINRA reviewed," you may not say that we approved it.*