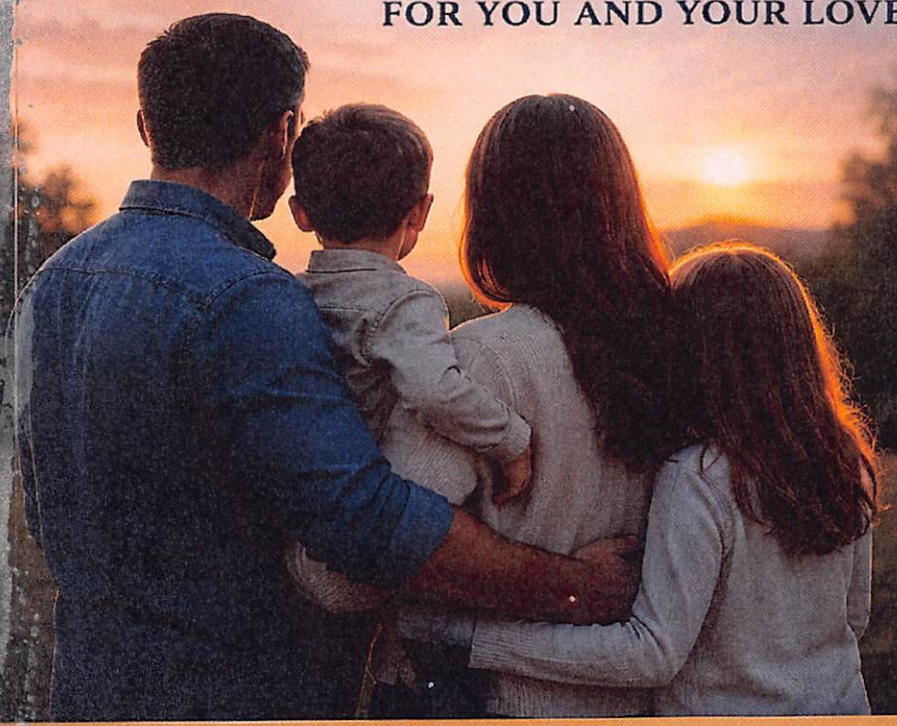
PEACE OF MIND TODAY. FINANCIAL FREEDOM TOMORROW.

GLOBAL FREEDOM
INSURANCE SOLUTIONS INC.

— PROTECTING WHAT MATTERS MOST —
— TODAY. SECURING TOMORROW. —

WHY WE NEED LIFE INSURANCE

— THE FOUNDATION OF FINANCIAL SECURITY —
FOR YOU AND YOUR LOVED ONES



PROTECT YOUR FAMILY
Financial security when they need it most.

SECURE YOUR FUTURE
Cover expenses, pay off debt, and leave a lasting legacy.

BUILD WEALTH
Life insurance can be a powerful part of your financial plan.

LIVE WITH CONFIDENCE
Because tomorrow is never promised.

MAKE A DECISION TODAY THAT YOUR FAMILY WILL THANK YOU FOR TOMORROW.

FINANCIAL PROTECTION | LASTING LEGACY | PEACE OF MIND | STRONGER TOMORROWS

Why Life Insurance Matters

Protecting the People Who Count on You

Life insurance is the one product you genuinely hope you never have to use. You don't buy it for yourself — you buy it for the people who would be left behind. At its heart, it is an act of love: a quiet promise that the people who depend on you will be taken care of, even if the unthinkable happens. This short guide isn't about the different kinds of policies — that's a conversation for another day. It's about something more fundamental: why having life insurance matters at all.

It's About Protecting Those Who Depend on You

The hardest truth about losing someone is also the simplest: when a person is gone, the bills are not. Mortgages, rent, groceries, childcare, and tuition all continue. For families that rely on one or two incomes, the sudden loss of a wage earner can turn grief into a financial emergency within a matter of weeks.

The data is sobering. According to LIMRA's 2025 Insurance Barometer Study, only 51% of American adults own life insurance — down from 63% in 2011. Nearly 100 million Americans are uninsured or say they need more coverage, and roughly 74 million have no life insurance at all. Most striking of all: one in three families say they could not cover their everyday living expenses within a single month of losing their primary breadwinner.

Life insurance exists precisely to keep that emergency from happening. When more than half of policyholders say they would use the proceeds simply to pay for basic living expenses, it's clear this isn't about luxury. It's about stability — the ability to keep the lights on, stay in the family home, and grieve without losing everything else at the same time.

It's About Peace of Mind

Ask people who carry life insurance what it actually gives them, and the answer is rarely about money. It's about sleep. It's the relief of knowing that the worst day of their family's life won't also become the day the finances collapse. Again and again, beneficiaries describe the same feeling — not sudden wealth, but a weight lifted:

> *"It wasn't about the money. It was knowing my children would be okay — that they could stay in their home and their school, no matter what. That's what let me breathe again."*

There's a practical side to that comfort, too. Roughly 40% of Americans admit they would leave behind a financial burden for a loved one if they died tomorrow. Life insurance replaces that burden with breathing room — money to cover final expenses, settle debts, and give a family the time and space to find their footing instead of scrambling.

It's About Securing Your Future

Life insurance isn't only about the immediate aftermath — it's about protecting the future you've spent years building. The right coverage can replace lost income for years, pay off a mortgage so a family can stay in their home, fund a child's college education, or keep a small business running through a devastating transition.

Financial professionals commonly recommend coverage of 10 to 15 times your annual income. Yet many people who do own a policy are significantly underinsured, holding just enough to replace a year or two of earnings. Underinsurance is its own quiet risk: it offers the feeling of protection while leaving a family far short of what they would actually need.

The stakes are highest for families with children. One-third of families with dependents still have no life insurance at all, and 44% of millennials say they are not financially prepared for the unexpected death of a household breadwinner. Securing your family's future means closing that gap before it is ever tested — while the choice is still yours to make.

What It Looks Like in Real Life

Consider a few situations that play out in households across the country:

- **A young couple buys their first home.** A 30-year mortgage feels manageable on two incomes — until one of them is gone. A term policy ensures the surviving partner isn't forced to sell the home during the hardest year of their life.
- **A single parent is the only income for two children.** Life insurance becomes the difference between the kids keeping a stable home and school, or facing upheaval on top of loss.
- **A stay-at-home parent runs the household.** Childcare, transportation, and home management are worth tens of thousands of dollars a year. Replacing that care isn't free — and coverage on a non-earning spouse protects against a cost families rarely see coming.

It Costs Less Than You Think

If the case for life insurance is so clear, why do so many people go without it? Often, the answer is a simple misunderstanding of price. LIMRA found that adults age 30 and under overestimate the cost of a basic policy by 10 to 12 times. In reality, a healthy young adult can frequently secure meaningful term coverage for roughly the price of a streaming subscription — a few dollars a week. For most families, the barrier isn't affordability. It's perception.

The Bottom Line

You already insure your home, your car, even your phone. Life insurance protects something far more important than any of them: the people who depend on you. It's the policy you hope is never used — and the one that, if it ever is, becomes the most meaningful gift you will ever give. The best time to put that protection in place is while you are healthy and the choice is fully yours. The people you love are worth the conversation.

This guide is for general educational purposes only and is not individualized financial or insurance advice. We'd be glad to help you explore the coverage that fits your family and your budget.

Sources

- LIMRA, 2025 Insurance Barometer Study
- LIMRA — Adults 30 and Younger Overestimate Life Insurance Cost by 10-12 Times (2025)
- LIMRA — 2025 Facts About Life Insurance (LIAM)
- MoneyGeek — Life Insurance Statistics