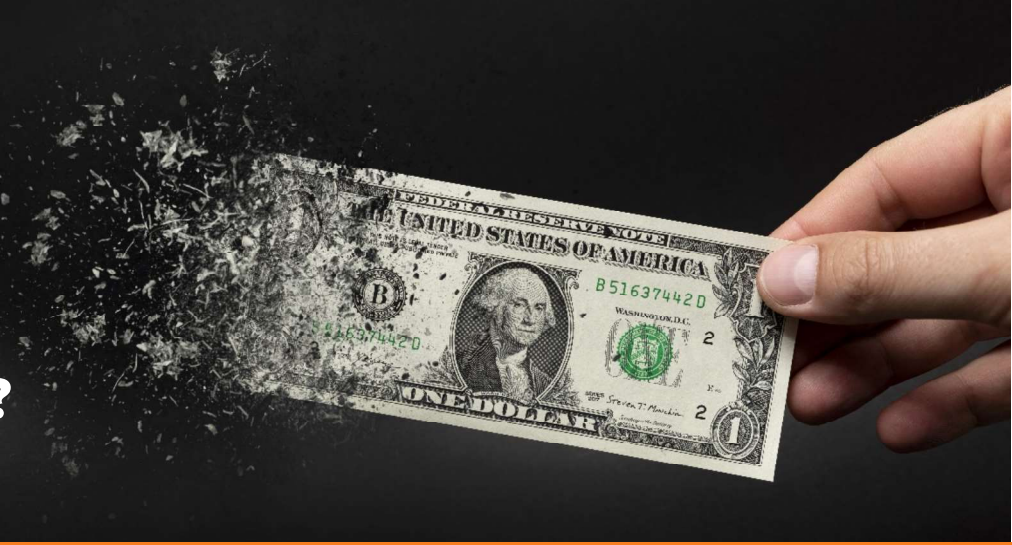


DO YOUR CLIENTS STILL HAVE ENOUGH LIFE INSURANCE?



Failing to consider the impact of INFLATION could result in a gradual erosion of the purchasing power of your clients' life insurance program!

IMPACT OF INFLATION IN 2021 ON \$100,000 OF LIFE INSURANCE

Year \$100,000 of Life Insurance Purchased	Average Annual Inflation Rate Since Year Purchased*	Total Insurance Needed in 2021 to Equal the Purchasing Power of \$100,000 of Life Insurance	Additional Life Insurance Needed in 2021 to Maintain the Purchasing Power of \$100,000 of Life Insurance
1990	2.4%	\$235,389	\$135,389
1995	2.2%	\$199,909	\$99,909
2000	2.1%	\$165,550	\$65,550
2005	2.0%	\$146,150	\$46,150
2010	1.7%	\$128,420	\$28,420
2015	1.5%	\$109,992	\$9,992

*Based on the Consumer Price Index; All Urban Consumers (CPI-U), December to December, Base Period: 1983-84=100

No adjustments have been made for changes in financial obligations, loans, income, standard of living, number of dependents, etc. The additional life insurance amounts illustrated above simply restore the original purchasing power of a \$100,000 life insurance program.

Is it time to review your clients' life insurance program?



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