

LGBT (Lesbian Gay Bisexual Transgender) Life Insurance Ownership

LGBT American households will represent a minimum estimated \$304 billion market opportunity by 2020. Like all consumers, they are interested in receiving financial advice on protection products and savings strategies.

OWNERSHIP

66% of LGBT households own some form of life insurance compared to **70%** of the general population.



38% of LGBT households own individual life insurance compared to **44%** of the general population.

SAVING FOR THEIR CHILD'S EDUCATION

57% of LGBT parents are interested in plans for saving for their children's education compared to **42%** of the general population.



DEMOGRAPHICS

U.S. Census Bureau indicates that there are **859,000** same sex couples.

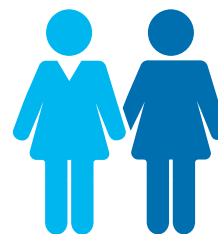


COVERAGE LEVELS

Mean coverage levels for LGBT households is only **3%** lower than the mean coverage for all households.

LIFE INSURANCE COVERAGE ADEQUACY/LIKELIHOOD TO BUY

45% of LGBT households indicate they need more life insurance and **42%** are likely to buy in the next 12 months.



4 in 10 same-sex couples have at least **\$100,000** in household income.

In **6 in 10** same-sex couples both partners are employed.

For more information, please visit www.limra.com/ownership.
Contact Nilufer Ahmed at nahmed@limra.com for more information.

