

---

## Congressional Meeting Guide: Educating Members of Congress on the Importance of Life Insurers

**THEME:** In these times of economic uncertainty and individually managed retirement, the role of life insurers is more important than ever. Life insurers help families manage the financial risks associated with life's changes such as the death of a family wage earner, a disability or long-term illness. And only life insurers offer annuities, which provide a way to save for retirement with a guaranteed income stream for life.

### Opening

- Thank you for taking time out of your busy schedule to meet with me/us.
- As you may know, the life insurance industry employs [insert data from state fact sheet] in the state and provides [insert data from state fact sheet] in coverage.
- Additionally, our industry has \$[insert data from state fact sheet] invested in the state's economy.
- At my/our company, we account for [insert company specific figures on employment and investments].

### Importance of Life Insurers' Products

- The life insurance industry protects American families against financial loss, promotes long-term saving, and offers guarantees in retirement. In this volatile economic climate, the security these products offer is unparalleled.
- One of the key elements of a family's financial plan is life insurance: 65% of American families include life insurance in their planning.
- Americans of all ages are facing greater hurdles when planning for financial security today. Annuities can help individuals accumulate savings in their working years and manage those savings to provide lifetime income in their retirement years.
- Long-term care insurance and disability income insurance are crucial components of financial planning: Nearly half of all Americans will need long-term care at some point and 45% of individuals aged 35 to 65 will incur a long-term disability.

### Personal Stories

- I'd like to share a quick story with you about how my/our company, and the life insurance industry, has helped a family/business in your state. [Insert anecdote/personal story]

### Conclusion

- Very few Americans can self-insure against the financial risks of premature death and long retirements.
- Life insurers make managing these risks easier and more affordable.
- Congress has long recognized the social and public policy importance of encouraging individuals to manage their own risks through a variety of insurance products rather than depending on the government for support. Given the current stress on federal and state budgets, it is more important than ever to give individuals the tools they need to maintain financial independence and retirement security.
- And I/we hope you can support our efforts to provide all Americans with financial security for life.

### Closing

- Thanks again for your time.
- Please do not hesitate to contact me/us with any questions or concerns.

### DO NOT FORGET TO LEAVE BUSINESS CARDS