

# The Little-Known Secret to Living Confidently

## Working Americans Are Pretty Stressed Overall



79% feel stressed and concerned



1 in 5 feel overwhelmed



Over 2/3 feel they're not good at living within their means



More than 1 in 3 Americans consider delaying retirement

Wouldn't it be great to worry less and learn what the most financially and emotionally confident Americans have in common?

## Financial and Emotional Confidence (FEC)



### But how does it work?

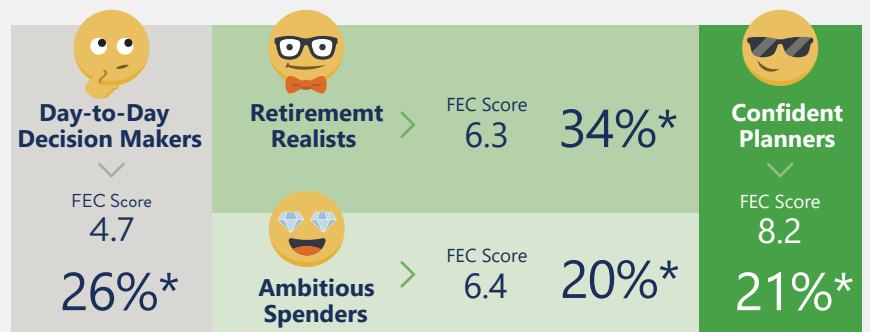
The FEC score standardizes the overall financial and emotional well-being among working Americans by assigning an objective score to rank them from concerned to confident.

On a scale of 0 to 10 the average American FEC score

6.3

### And how do Americans fare?

When we drilled down, we found four different personality types who range in their level of financial and emotional confidence.



0 ----- FEC Score ----- 10

\* Percentage of Americans

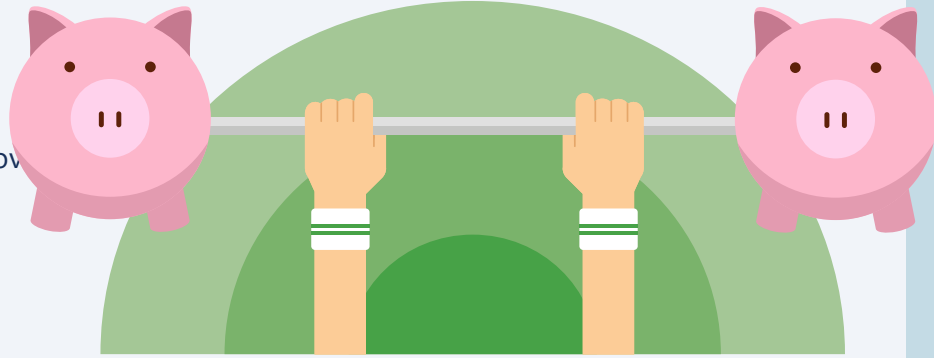


## Who scores the highest?

### Confident Planners 🧐

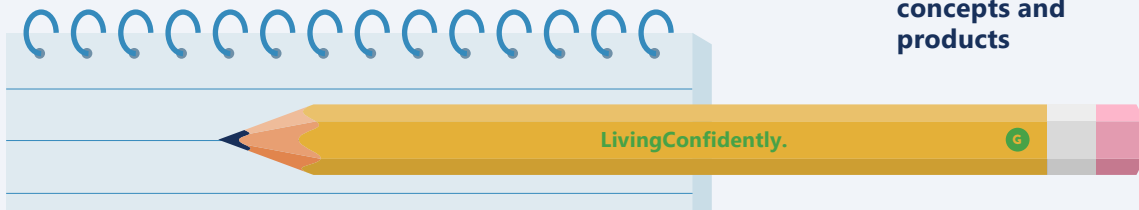
They are only 21% of the population. Their financial and emotional confidence is over 30% higher than the average American.

It's not just their bank account that drives confidence...



Confident planners have a five key behaviors in common:

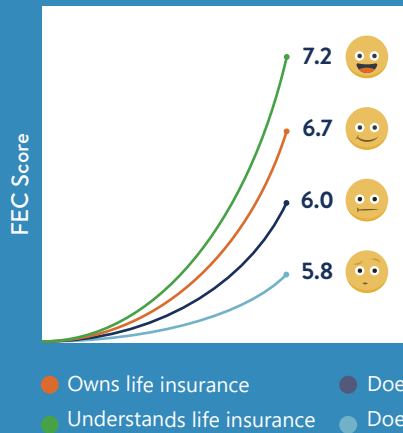
1. Live within their means
2. Have a written financial strategy
3. Work with a financial professional they trust
4. Assert a solid understanding of financial concepts and products
5. Own more growth and protection products than any other segment



## How can you become more financially and emotionally confident?

### Learning More About Insurance May be a Good Next Step

**81%**  
of the most financially confident Americans own life insurance



#### Did you know?

People who **own and understand** life insurance typically have a higher financial and emotional confidence.

## Become more financially and emotionally confident.

Work with a trusted financial professional to help increase your understanding and ownership of the right financial products for you.

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