ETHOS

Why it's important to have life insurance in your 40s

As a 40-something, you're balancing a complex mix of responsibilities and assets. Here's why life insurance makes sense now.



Plan for your children's future

Child expenses span everything from monthly childcare and groceries to long-term educational costs. A policy protects your kids and your partner if something happens to you.

Don't pass down debt

Gen X carries more debt than any other age group, **about $157,560** as of March 2026 (Experian), $65,000 more than Baby Boomers. Life insurance keeps that burden off your loved ones.

Give your spouse a safety net

Even with two incomes, losing yours could destabilize your household. Mortgages, bills, child expenses, health costs, and retirement savings all add up, especially if your spouse is a stay-at-home parent.

Care for elderly family members

If elderly loved ones depend on your income, a policy ensures their standard of care continues if you're gone.

The bottom line:
Proper, affordable life insurance helps you feel confident you've secured your financial legacy.

Ready to apply? Talk to your agent today.

© 2026 Ethos Technologies Inc. ("Ethos"). Ethos operates in some states as Ethos Life Insurance Services. CA license #0L28949; AR license #100164629. Ethos offers policies issued by the carriers listed at www.ethoslife.com/carriers. Products and their features may not be available in all states. The information and content provided in this document is for informational purposes only and is not to be considered legal, tax, investment, or financial advice. No contract is formed or amended by this document.

202604ETH-2706