ETHOS

How moms can make the most of life insurance



You may be baby-proofing the nursery and stocking up on essentials, but have you thought about life insurance? An affordable policy is one of the most important things you can get for your new baby.

Buy before you give birth. If you're the breadwinner and your partner is at home, could they carry on without your paycheck? If you're a stay-at-home mom, your partner would need to replace your contributions — estimated at **$145,235 per year as of May 2025** (Insure.com).

What type of life insurance is right for me?

Two main types: whole and term. Term life insurance is practical and affordable for most families. It's fixed at a monthly cost and you're protected for a set period. Choose a term that covers your child until they're no longer financially dependent on you. Consider whole life insurance if you're nearing retirement age or planning your estate.

How much life insurance will I need?

Add up your current assets, subtract debts and future expenses. Raising a child to age 18 costs an average of $322,422 as of June 2025 (U.S. News), not including college or living expenses. Adult children increasingly live at home into their early twenties, so factor in those costs too.

Ready to apply? Talk to your agent today.

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