Millennials to Baby Boomers:



A Benefit for Every Employee

Group legal plans offer an all-in-one benefit that caters to a multi-generational workforce.

Employers keen on enhancing employee wellness—and hence their work productivity—without overstepping cost constraints can do so by offering legal insurance.
What situations might today's employees be facing? Take a look.



About ARAG

ARAG® (www.ARAGlegal.com) is a leader in legal insurance.

It provides people with affordable and reliable legal counsel prany has an international premium base of more than \$2 billion

for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

© 2016 ARAG North America, Inc.

This presentation is provided as educational material only; it is not intended as legal advice. Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 800-758-2860.

http://www.businessinsider.com/average-age-of-mother-having-first-child-going-up-2015-6 In 2013, average age of women having their first child, according to Centers for Disease Cordinates and the control of the contr	htrol and
Prevention See also Centers for Disease Control and Prevention, http://www.cdc.gov/nchs/data/nvsrf64/nvsr64_01.ndf	

http://www.autos.com/driving-and-safety/car-crash-statistics-based-on-age-and-location Drivers over the age of 65 are second most likely to die in a car crash. People over 75 and 15-24 groups most likely affected by car accidents. High risk age groups.

Prevention. See also Centers for Disease Control and Prevention, http://www.cdc.gov/nchs/data/nvsr/nvsr64/nvsr64_01.pdf
http://www.mckinleyirvin.com/Family-Law-Blog/2012/October/32-Shocking-Divorce-Statistics.aspx Accoring to the U.S. Census Bureau, average age of couples going through their first divorce is 30.

thtp://www.mckinleyirvin.com/hamily-Law-Blog/2012/October/32-Shocking-Divorce-Statistics.aspx According to the U.S. Census Bureau, average age of couples going through their first divorce is 30.
This is around 32-34.

http://www.moranlaw.net/typical_bankruptcy_filer.htm Average age of bankruptcy filer is 38.
http://www.bestliferates.org/blog/2015-life-insurance-statistics-and-facts/ Vast majority of life insurance is held by persons aged 45 and older.

https://caregiver.org/selected-caregiver-statistics Average age of a female caregiver is 48.

Baby boomers are delaying retirement and living longer. Need to prepare: http://www.businessinsider.com/baby-boomers-work-longer-delay-retirement-2014-1 Nearly 1/2 of baby boomers still working

Become eligible for Social Security Benefits at 62 http://www.businessinsider.com/baby-boomers-work-longer-delay-retirement-2014-1

http://www.wsj.com/articles/SB10001424052702303775504579395501172676002 and http://www.fanniemae.com/resources/file/research/datanotes/pdf/housing-insights-040714.pdf 90% of probated wills were made by someone who was 60 years or older.