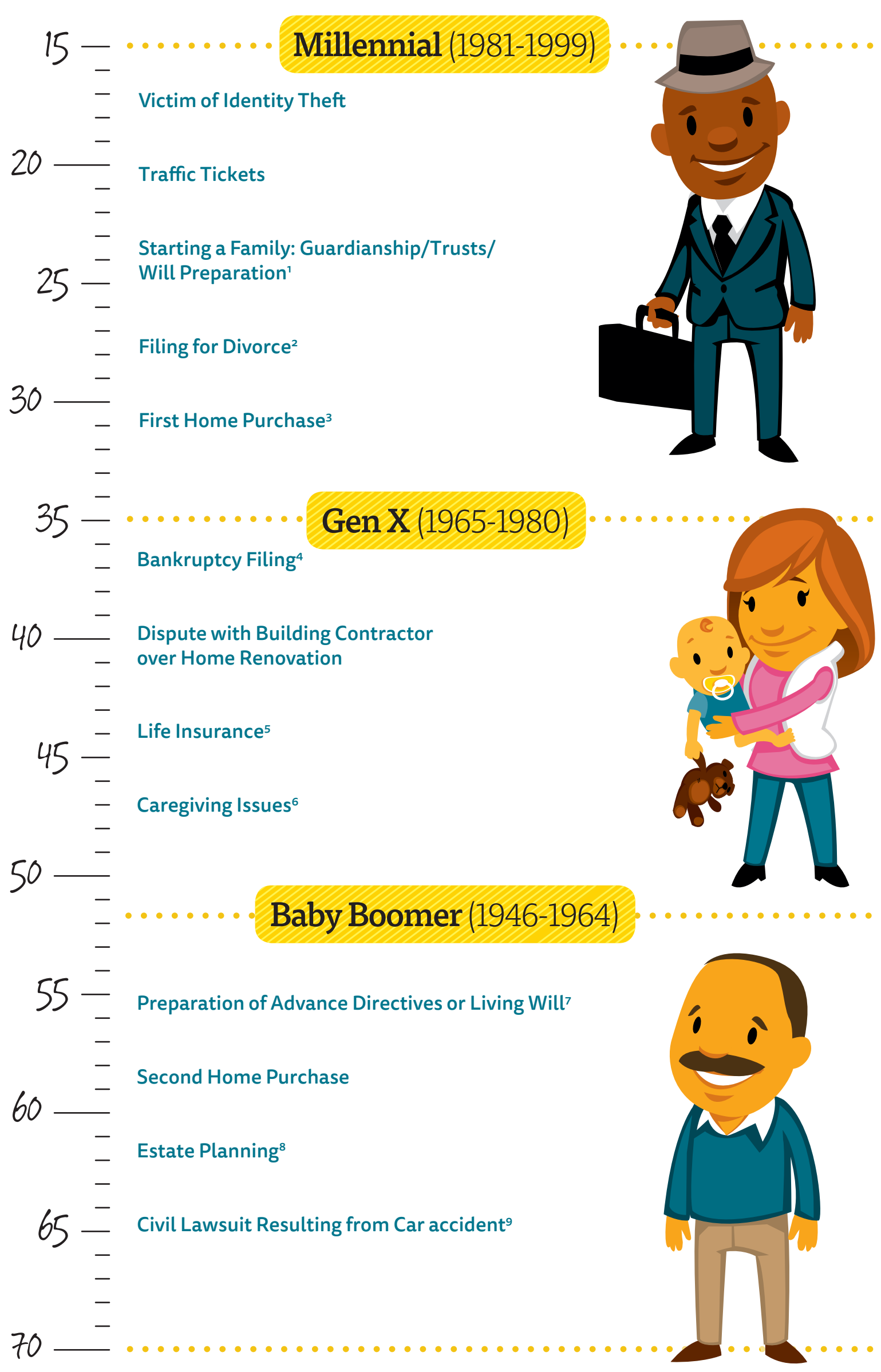




Millennials to Baby Boomers: A Benefit for Every Employee

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 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.

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¹ <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 Control and Prevention. See also Centers for Disease Control and Prevention, http://www.cdc.gov/nchs/data/nvsr/nvsr64/nvsr64_01.pdf

² <http://www.mckinleyirvin.com/Family-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.

³ <http://www.theatlantic.com/business/archive/2014/10/what-will-it-take-for-millennials-to-become-homeowners/381730/> According to Zillow's chief economist, average age of first-time homebuyer is around 32-34.

⁴ http://www.moranlaw.net/typical_bankruptcy_filer.htm Average age of bankruptcy filer is 38.

⁵ <http://www.bestliferates.org/blog/2015-life-insurance-statistics-and-facts/> Vast majority of life insurance is held by persons aged 45 and older.

⁶ <https://caregiver.org/selected-caregiver-statistics> Average age of a female caregiver is 48.

⁷ 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 in 2014 don't expect to retire until 66 or older. According to Gallup poll, 1 in 10 predicts they will never retire.

⁸ Become eligible for Social Security Benefits at 62 <http://www.businessinsider.com/baby-boomers-work-longer-delay-retirement-2014-1>

⁹ <http://www.wsj.com/articles/SB10001424052702303775504579395501172676002> and <http://www.fanniema.com/resources/file/research/datanotes/pdf/housing-insights-040714.pdf> 90% of probated wills were made by someone who was 60 years or older.

⁹ <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.