

Questions Used to Categorize Survey Respondents into the three Market Segments

Please indicate how much you agree or disagree with each of the following statements.

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree
1. The life insurance offered by employers is sufficient to meet your needs	4	3	2	1
2. Life insurance serves only a temporary need until such time as the kids leave the house or the mortgage is paid off	4	3	2	1
3. It is important to have life insurance throughout your life	4	3	2	1
4. Life insurance is an integral part of a person's life long planning	4	3	2	1
5. There is little need for life insurance past age 55 or so	4	3	2	1
6. You would rather buy permanent life insurance that lasts a lifetime, even if it costs more	4	3	2	1
7. At your age, it is more important to put money toward retirement savings than life insurance	4	3	2	1
8. Everyone with someone depending on their income should have some form of life insurance	4	3	2	1
9. Life insurance is as much of a necessity as food, shelter, and clothing	4	3	2	1