



How much do you “earn” as a stay-at-home parent?

Make sure your financial value is protected, in case you can no longer provide for your family.

These days, more parents than ever are staying at home, but that doesn’t mean the workload of the “stay-at-home” parent — the one who is responsible for taking care of the kids, cooking, cleaning, overseeing virtual classes and homework, etc. — has let up at all. In fact, those parents not receiving an outside income are seeing new demands and more responsibility all the time.

You may “earn” more than you think

Due to all the work they do every day, it is estimated a stay-at-home parent would earn \$178,201 a year — working an average of 92 hours a week.¹

That’s assuming you do the work of a:

nanny	tutor	handyperson	chauffeur	gardener
psychologist	cook	nurse	housekeeper	and more!

Stay-at-home parents need life insurance, too

While nothing can replace you emotionally, you can make sure your family has the financial support they need, if you can’t be around for them. Term insurance is reliable and affordable, and may help provide the financial protection your family needs.

Term life insurance is affordable

Term 20 life insurance policy ²					
\$1,250,000 term life policy monthly premiums ³			\$2,000,000 term life policy monthly premiums ³		
	Female	Male		Female	Male
35 years old:	\$40.00/month	\$46.41/month	35 years old:	\$58.60/month	\$68.86/month
45 years old:	\$87.03/month	\$114.81/month	45 years old:	\$133.84/month	\$178.30/month
55 years old:	\$205.65/month	\$285.81/month	55 years old:	\$323.64/month	\$451.90/month

Rates are as of August 11, 2021, for female and male, preferred elite status.⁴

Life Insurance: • Is Not a Deposit of Any Bank • Is Not FDIC Insured • Is Not Insured by Any Federal Government Agency • Is Not Guaranteed by Any Bank or Savings Association

**Talk to your financial professional or visit
equitable.com today to learn more.**

1 <https://www.salary.com/articles/mother-salary/>.

2 Rate quoted is for Term 20 life insurance, which is issued by Equitable Financial Life Insurance Company (NY, NY). Individuals may not qualify for this underwriting class, which will result in a higher premium. Rates are guaranteed for the level term period selected, and are based on insurance carrier guidelines with regard to build, blood pressure, cholesterol, family and personal medical history, etc. Applications are subject to medical and non-medical underwriting and insurance carrier approval.

3 Monthly premiums are not allowed except for special billing — i.e., systematic draft from checking account or salary allotment.

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