

LIVING BENEFITS: LIFE INSURANCE FOR LIFE.

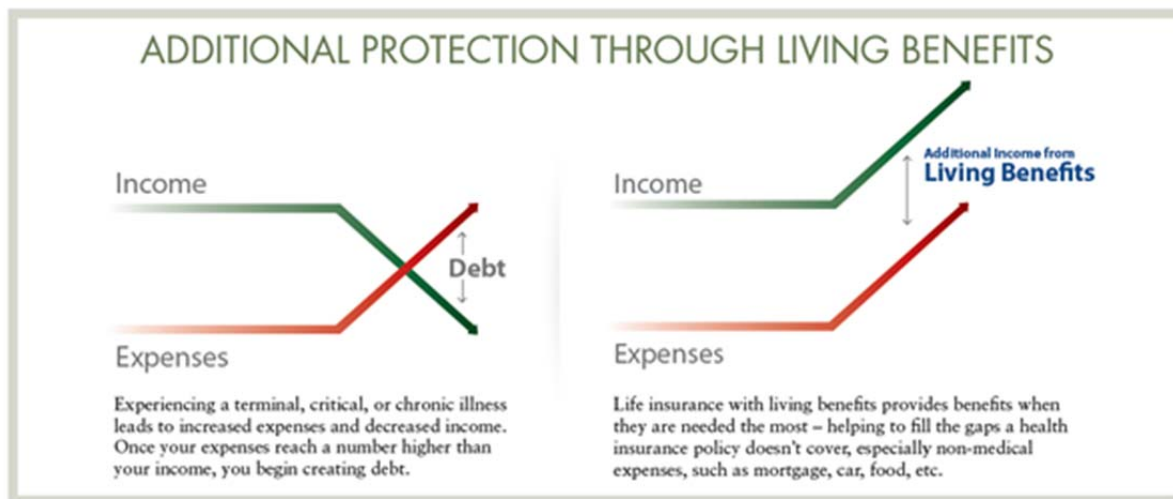
A life insurance product that can provide financial utility during a client's life & NOT just at death, living benefits can be the difference between financial survival and financial demise.

Research in the marketplace shows suffering from an illness IS unequivocally the biggest financial threat facing families and small businesses alike throughout the country.

Did you know? 60% of bankruptcies are due to the medical costs associated with a major illness such as a heart attack, stroke or cancer over 75% of people affected by these illnesses HAD a health insurance policy! There remains a false sense of security amongst people who have health coverage – they believe they are safe. They believe they are covered for any and all health issues that may arise. However, the truth remains that health insurance alone does NOT cover ALL things for ALL people.

The actual cost of a major heart attack including medical & non-medical costs is over \$1,000,000! Did you know?

One major item that is overlooked by a health insurance policy is the potential (almost inevitable) loss of income associated with an illness.



Here's a question to think about. What would happen to your client's financial situation if they were out of work for a month? 3 months? How about 6 months...or even a year? The facts & statistics speak for themselves. Another question...Are you providing your clients financial peace of mind?

If you are in the insurance industry, what you do for a living is protect your clients against RISK. One of the BIGGEST RISKS your client faces is a foreclosure, bankruptcy or loss of a business due to an illness such as a heart attack, cancer or stroke.

Offer your clients more than a death benefit, more than *just* life insurance.