



# CRITICAL ILLNESS

## 1 Who needs Critical Illness insurance and why?

Critical illness insurance is medical insurance that pays a lump-sum benefit upon diagnosis of a critical illness (cancer, heart attack, stroke) or condition. A critical illness insurance payout helps your clients avoid the financial strain that a major illness can create so they can focus on their recovery.

## 2 Critical illness statistics.

720,000 Americans suffer from a heart attack each year. 795,000 Americans suffer from a stroke each year. Over 92 million Americans are living with some form of cardiovascular disease or the after-effects of a stroke. 1,600,000 Americans are diagnosed with cancer each year.

We're here to answer all your questions about Critical Illness, and to help you select the best policy for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

## 3 What type of policy should I get?

There are many options out there for Critical Illness insurance. Weighing the pros and cons of each type of policy is something we can assist you with. A Cancer policy is an excellent way to ensure peace of mind, but many policies are inclusive and can cover your client in the event of a heart attack or stroke as well.

## 4 What are the benefits of a Critical Illness policy?

In the event a critical illness is diagnosed, the beneficiary is awarded a lump sum which can be used to cover extensive medical costs, bills, mortgage payments, etc. Coverage typically runs from \$5,000 - \$100,000, and terms of the policy can be from 10 – 30 years depending upon the carrier and policy chosen.



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