

# What is your biggest financial “Hidden Risk”?

What happens to people or families when the key breadwinner suffers a critical illness, such as heart attack, diagnosis of cancer, stroke or other critical illness?

Even assuming that all of the medical bills are paid, there are some startling statistics!

**49%** of all home foreclosures were caused in part by a medical problem. <sup>1</sup>

**62%** of personal bankruptcies are due to a critical illness. Of these bankruptcies,

**75%** of them had health insurance. <sup>2</sup>

**48%** of businesses that fail are a result of a critical illness. <sup>3</sup>

## Life insurance you don't have to die to use!!!

A living benefit life insurance policy allows the policy owner to accelerate the death benefit of a life insurance policy for a covered chronic, critical or terminal illness.

Having a critical illness such as a heart attack, stroke, cancer or other covered illness could allow the insured to accelerate hundreds of thousands of dollars for your use...*for any reason!*

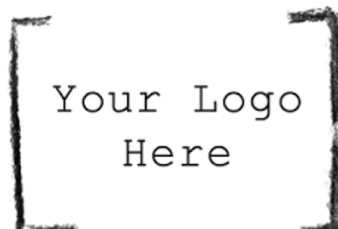
The accelerated dollars do not need to be paid back to the insurance company as it is merely an acceleration of the actual death benefit.

There is no restriction on how accelerated funds are used, whether it be for medical bills, income replacement, mortgage or car payments or even a family vacation.

1. Critical Illness 101 by Mark Goldstein

2. Get Sick, Get Out: The Medical Causes of Home Foreclosures., Christopher Robertson, of Harvard Law School

3. American Journal of Medicine, 2009.



Sample Agent  
1 Main Street  
Anytown, NH  
01234

Phone: (800) 987-6543  
Email: LifeInsuranceIdeas@gmail.com

## Personal Impact Questions

- What would happen to your financial security if you were to suffer a critical illness?
- How would you pay the bills, mortgage, car payments and other bills?
- How would you pay the insurance co-pays and deductibles?
- How long could you be out of work before you used up your savings or retirement accounts?
- Does the idea of having the financial security blanket of a bucket of money in place to help you parachute to safety sound appealing?
- How big a bucket of money would you need?
- Would you like the security blanket to be temporary or permanent?