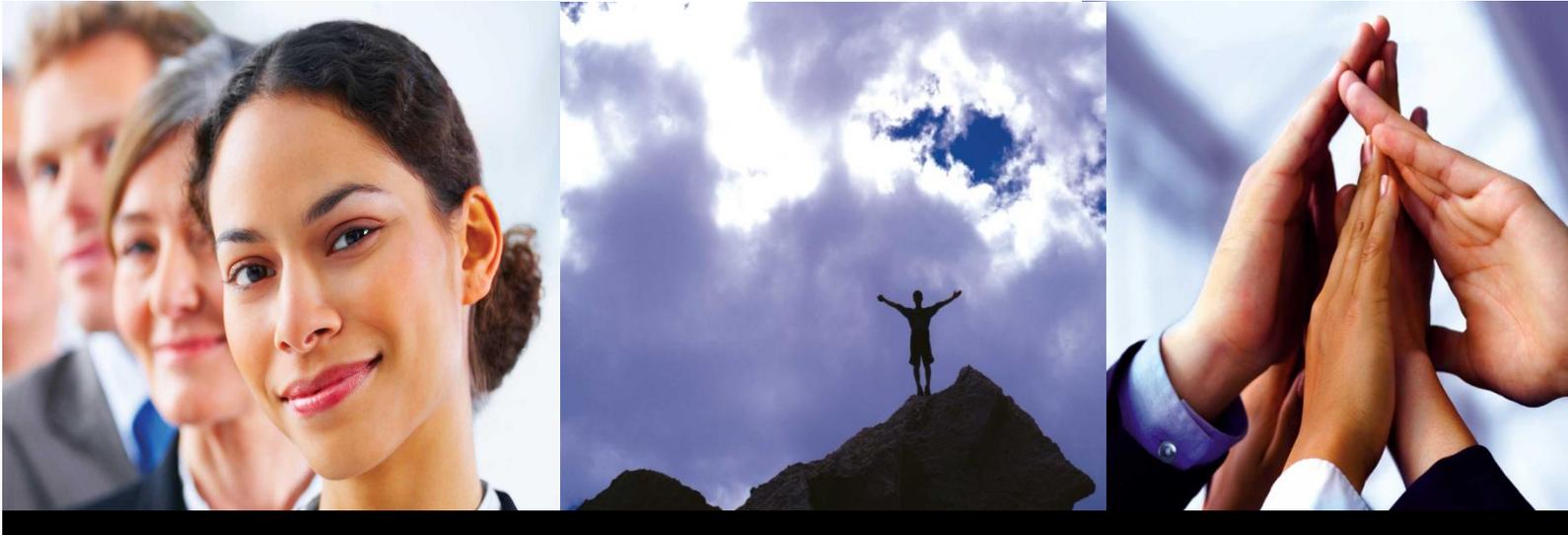


## What I do for a living in my profession

- “ I keep a family or business moving forward when someone dies prematurely.
- “ I can provide a retirement income that a person cannot live on.
- “ I can protect your assets when you become ill.
- “ I can leave your family a legacy if you die.

Because I live a life of significance



- ☑ We provide insurance products with a **living benefits package** .
- ☑ We only use the products of companies with a **proven** track record of **honoring** their commitments! The companies we represent all have industry high financial strength ratings.
- ☑ We treat people the way we want to be treated. We believe in service during and **after** the sale.

# Death Insurance or Life Insurance for The Living?

Most life policies should be called “death” insurance. With the policies we offer, we can help protect a family through life’s unpredictable changes...

We call it Life Insurance for The Living!



# What Can Happen to You?

You may become Terminally or Critically Ill

## HEART ATTACK

About every 34 seconds, someone in the United States has a myocardial infarction (heart attack).<sup>1</sup>

## STROKE

On average, a stroke occurs every 40 seconds.<sup>2</sup>

## CANCER

A new cancer is diagnosed every 30 seconds in the United States.<sup>3</sup>

1 in 2 men and women will be diagnosed with cancer in their lifetime.<sup>4</sup>



<sup>1</sup> "About Heart Attacks" American Heart Association. 12 June 2011. [http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks\\_UCM\\_002038\\_Article.jsp](http://www.heart.org/HEARTORG/Conditions/HeartAttack/AboutHeartAttacks/About-Heart-Attacks_UCM_002038_Article.jsp) (24 April 2012).

<sup>2</sup> "Impact of Stroke" American Stroke Association. 18 April 2012. [http://www.strokeassociation.org/STROKEORG/AboutStroke/Impact-of-Stroke\\_UCM\\_310728\\_Article.jsp](http://www.strokeassociation.org/STROKEORG/AboutStroke/Impact-of-Stroke_UCM_310728_Article.jsp) (24 April 2012).

<sup>3</sup> "Cancer Facts & the War on Cancer" National Cancer Institute. 2012. <http://training.seer.cancer.gov/disease/war/> (24 April 2012).

<sup>4</sup> "SEER Stat Fact Sheets: All Sites" National Cancer Institute. 2012. <http://seer.cancer.gov/statfacts/html/all.html> (25 April 2012).

# The chance of survival...



Heart Attack – 60%  
Stroke – 70%  
Breast Cancer – 87%  
Prostate Cancer – 98%<sup>1</sup>

Yet, what about financial survival?

“Nearly half of people whose families have been affected by cancer say the costs of cancer care were a burden on their family, including one in six who say such costs were a MAJOR burden.<sup>2</sup>

“The cost of a severe heart attack – including direct and indirect costs – is about \$1 million.<sup>3</sup>

“1.5 million Americans will declare bankruptcy this year and 60% are due to medical bills.<sup>4</sup>

<sup>1</sup> “Critical Illness Statistics” Pinney Insurance Center, 2012. <http://www.pinneyinsurance.com/critical-illness/statistics.php> (13 April 2012).

<sup>2</sup> “National Survey of Households Affected by Cancer” The USA Today/Kaiser Family Foundation/Harvard School of Public Health, November 2006. <http://www.kff.org/kaiserpolls/upload/7591.pdf> (13 April 2012).

<sup>3</sup> Shaw LJ, Merz CNB, Pepine CJ, et al. The Economic Burden of Angina in Women With Suspected Ischemic Heart Disease: Results From the National Institutes of Health National Heart, Lung, and Blood Institute-Sponsored Women’s Ischemia Syndrome Evaluation. *Circulation*. August 29, 2006;114(9):894-904.

<sup>4</sup> “The Real Risk That You’ll Have a Critical Illness” Facts About Critical Illness Insurance Coverage and Costs, 2012 <http://www.criticalillnessinsuranceinfo.org/> (13 April 2012).

# What Can Happen to You?

## You may become Chronically Ill

Chronic Illness affects many people and can create additional expenses for a family. Some of these expenses may include:

### Nursing Home Cost for a Private Room

For nursing home care, the national monthly average is now \$6,266, which translates into \$75,190 annually.<sup>1</sup>

### Assisted Living Facility

For assisted living facilities the national monthly average is now \$3,185, which translates into \$38,220 annually.<sup>1</sup>

### Home Health Aide (Certified)

For Home Health Aide, the national monthly average is now \$3,623, which translates into \$43,472 annually.<sup>1</sup>



<sup>1</sup> "Cost of Care Survey" Genworth 2012.

[http://www.retirementguard.com/files/library/2010\\_Cost\\_of\\_Care\\_Survey\\_Full\\_Report.pdf](http://www.retirementguard.com/files/library/2010_Cost_of_Care_Survey_Full_Report.pdf) (13 April 2012).

# Terminal Illness Accelerated Death Benefit Rider

Terminal illness is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 24 months. **Depending on State(s)**

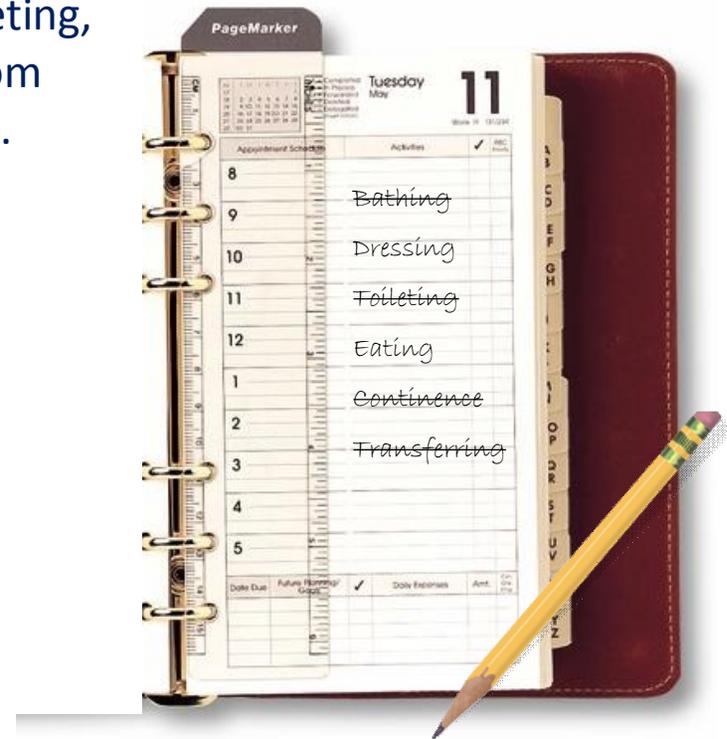
This rider allows the insured to accelerate up to 100% of the policy's death benefit in the event of a terminal illness. (Maximum allowed depends upon product and company)



# Chronic Illness Accelerated Death Benefit Rider

Chronically ill is being unable to perform 2 of 6 activities of daily living (bathing, continence, dressing, toileting, eating, and transferring) without assistance from another person or being cognitively impaired.

- ➔ Additional Info:
  - ➔ 90 day waiting period
  - ➔ Can accelerate up to 100% of death benefit
  - ➔ Max lifetime benefit depends upon product & company.<sup>1</sup>



<sup>1</sup> May vary by jurisdiction.

\*The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$2,000,000

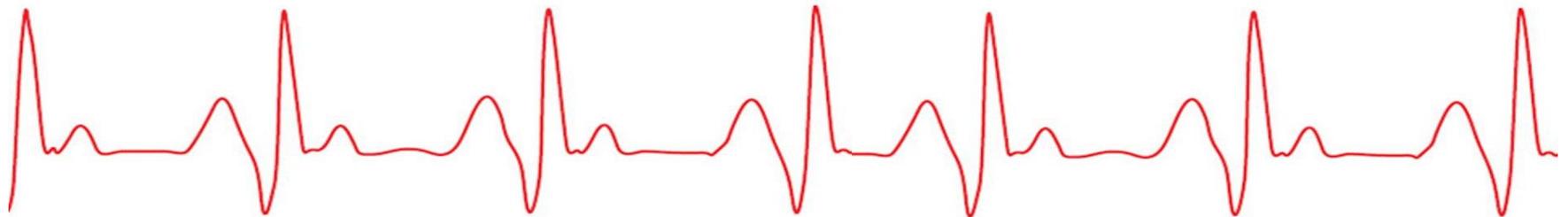
# Critical Illness Accelerated Death Benefit Rider

Allows the insured to accelerate his/her death benefit if they are critically ill

Critical Illness includes diagnosis of cancer, heart attack, stroke, ALS, kidney failure, and major organ transplant

30 day waiting period

Max lifetime benefit depends on product & company.<sup>1</sup>



<sup>1</sup>The maximum total amount of lifetime benefits for an Insured under all Critical and Chronic Illness Benefit Riders is \$2,000,000

# The Worst Can Happen.

You may die too soon

The proportion of U.S. adults with life insurance protection has declined to an all-time low as 41 percent (95 million) of U.S. adults have no life insurance at all.<sup>1</sup>

And half of U.S. households now believe they are underinsured.<sup>2</sup>

Think about this...the median income in the USA is roughly \$60,000.00...

Given a standard retirement age of 65, what would your potential earning power be until you reach that age? Let's assume a 3% annual growth for inflation, etc....

Age	Years Until Retirement	Annual Earnings	Income Replacement	With 3% Inflation Each Year
25	40	\$ 60,000.00	\$ 2,400,000.00	\$ 4,524,075.00
35	30	\$ 60,000.00	\$ 1,800,000.00	\$ 2,854,524.00
45	20	\$ 60,000.00	\$ 1,200,000.00	\$ 1,612,222.00
55	10	\$ 60,000.00	\$ 600,000.00	\$ 687,832.00

<sup>1</sup>. "Facts About Life 2011" LIMRA, 2011. <http://www.limra.com/newscenter/pressmaterials/11FOL.pdf> (13 April 2012).

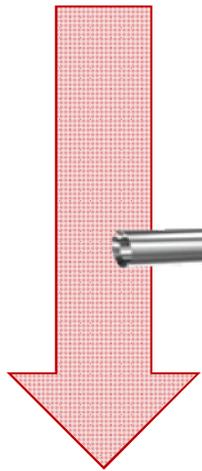
<sup>2</sup>. "Household Trends in U.S. Life Insurance Ownership" LIMRA, 2012. <http://www.limra.com/abstracts/abstract.aspx?fid=10627> (13 April 2012)



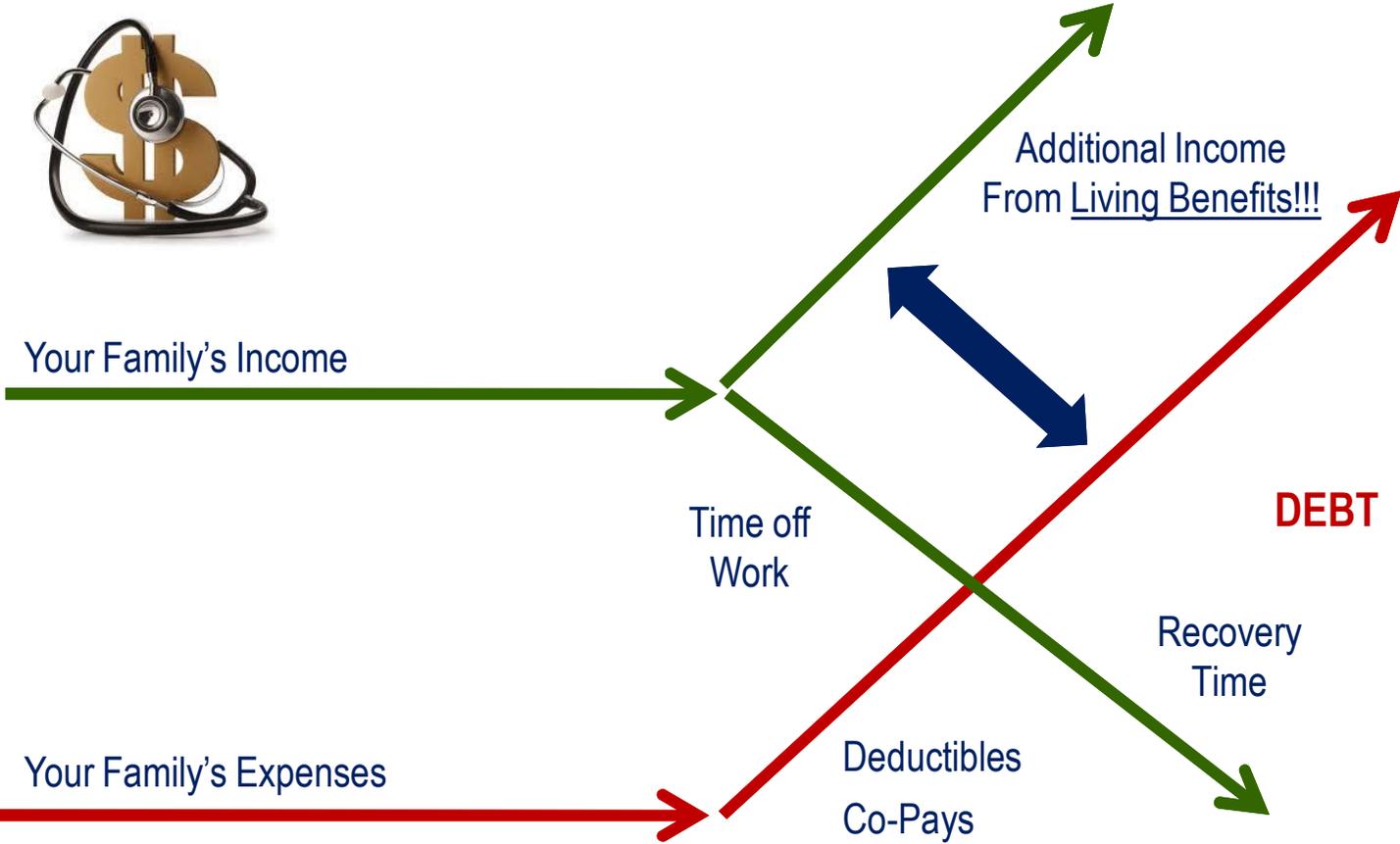
What normally happens when you suffer a Critical or Chronic Illness?

↑  
Expenses

↓  
Income



# Income Vs Expenses



# 50 - 48 - 60

## What do these numbers mean?

**50%** of mortgage foreclosures are the result of financial hardship due to *critical illness* (only 3% due to death).<sup>1</sup>

**48%** of businesses that fail, fail because of a *critical illness*.<sup>2</sup>

**60%** or more of all bankruptcies are directly tied to medical conditions such as critical illnesses, and around 80% of the individuals were already covered by health insurance.<sup>3</sup>



<sup>1</sup>. Get Sick, Get Out: The Medical Causes of Home Foreclosures" Health Matrix, 2008.

<sup>2</sup>. Goldstein, Mark, "Critical Illness Insurance 101" <http://ezinearticles.com/?Critical-Illness-Insurance-101&id=4450375> (13 April 2012).

<sup>3</sup>. "More People are Surviving Critical Illnesses..." United States Critical Illness Insurance Resource Center, 2012. <http://criticalillnesspolicies.com/insurance-coverage/critical-illness-statistics/> (13 April 2012).

