

A news item recently said that approximately 49% of all Texas residents are not protected by a health insurance policy. The number of people without critical illness insurance is much higher.

Even if all of your clients are covered by health insurance, where would they get the money for life style changes or the necessary time off if they were struck by a major illness. Medical advancements contribute to a higher survival percentage among people who had a heart attack, stroke or cancer". What about the finances thereafter to live?

Survival Is a Reality

- About 5.4 million stroke survivors are alive today, many of them with permanent stroke-related disabilities
- The average male has a 15 percent chance of developing leukemia before the age of 40
- This year about 1.2 million Americans will suffer a heart attack and nearly 60 percent will survive
- Over 1.3 million Americans will be diagnosed with cancer this year and 64 percent of them are expected to survive at least five years

*According to AHA Heart disease and stroke statistics 2005 update and ACS Facts& figures 2005

A critical illness can force your unprepared clients to spend everything they've saved just to make ends meet. The last thing your client should worry about when recovering from a critical illness is the financial crisis facing his/her family. This is why Critical Illness (CI) insurance is important. The CI Policy allows the average person who succumbs to a major illness to survive a financial death. The triggering of the claim is upon "**DIAGNOSIS**" of condition, not death, not disability, or whether the insured, individual/employee survives or loses income. Your client can use the money in any way he/she chooses: to enhance recovery or just pay bills or whatever needs to be taken care of.

CI Market:

- Sell in addition to life insurance policy.**
- Cross sell with health insurance, worksite marketing product/s.**
- Sell as supplement to disability income policy to clients who have maxed out the DI limits.**
- Sell as supplement to Long Term Care policies.**

Would it be a nice feeling if you were to deliver a check for \$50,000 to your client who came back from the hospital after an unexpected quadruple bypass?