



Sales Idea

Critical Illness Insurance for a Stay-at-Home Parent



Client Scenario

Lauren is a 34-year-old mother of two in Wichita, KS. After the birth of their second child, Lauren and her husband James decided she would stay home to raise their boys. The couple has been adjusting to one income, and the ins and outs of their high-deductible health insurance plan.

Concerns

When Lauren visited her mom for a few days, James got a taste of what it would be like to juggle work, home and family. It made the couple wonder what would happen if she got a serious illness. What would they do? How would they afford it? Lauren and James want a backup plan to help protect their family.

Solution

The couple buys Lauren a Critical Illness Insurance policy with a \$25,000 lump-sum benefit. If Lauren suffered a covered critical illness, they'd have a financial cushion. The couple could use it to help cover their deductible, medical bills, daycare and other every day expenses.

\$17.13 /mo. **Base policy, Female, Non-Tobacco¹**

1. Illustration based on a 34-year-old female, Non-Tobacco.

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Policy Form No. IH1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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Sales Idea

Critical Illness Insurance for Families



Client Scenario

Brian, 42, lives with his wife and daughter in Lansing, Michigan. A human resources manager for a mid-sized company, he feels good about their financial security. They stay on top of their credit card bills, save for retirement and own life insurance without a living benefit.

Concerns

Both his parents are struggling with health problems, so Brian has realized he can't take their good health for granted. When his insurance representative asked how a critical illness would impact his family, it struck a chord. Would they be able to pay for everyday expenses? How much time would he need off from work? Would they need to dip into their nest egg?

Solution

Brian buys an Assurity Critical Illness Insurance policy with a \$50,000 lump-sum benefit. He qualifies for simplified underwriting and is pleased to receive his policy within a few days. Brian likes the extra security of knowing his family will have a financial cushion, if he has a critical illness.

\$57.45 /mo. **Base policy, Male, Non-Tobacco¹**

1. Illustration based on a 42-year-old male, Non-Tobacco.

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Sales Idea

Critical Illness to Protect an IUL



Client Scenario

John, 45, has done a great job saving for retirement by maxing out his 401(k) and company match. He's also done a great job of rounding out his retirement income stream by contributing \$500 a month to an indexed universal life policy.

Concerns

While it's exciting for John to think about retirement and what that looks like for him and his wife, his plans could be disrupted if something happens to him before then – like a heart attack¹ or cancer. Although he may have acceleration benefits available, he can avoid forfeiting any death benefit coverage and protect his IUL policy.

Solution

John purchases a **\$75,000 Critical Illness** policy to give him financial protection in case of a serious illness down the road. John and his insurance professional talked through the right coverage amount for his needs.

\$12,000	2 years annual premium contribution to the IUL
+	
\$18,900	\$9,450 max out-of-pocket limit 2024 ² for an individual x 2 years potentially for treatment
+	
\$30,000	\$10,000 per month for 3 months to help cover out-of-pocket bills and his paycheck while he recovers
=	
\$60,900	Total estimated needs

\$75,000 Critical Illness Insurance
\$113.⁷⁷ Total monthly premium

Illustration based on 45-year-old male, Nontobacco, California

1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

2. HealthCare.gov, "Out-of-pocket maximum/limit," 2024

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CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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