



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.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

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

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.



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.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC. NOT AVAILABLE IN NEW YORK.

Circular 230 Disclosure: Any U.S. tax information contained in this communication is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code, or (ii) promoting, marketing or recommending to another party any matters addressed herein.

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

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.