



# 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.

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**\$57.45 /mo.**    **Base policy, Male, Non-Tobacco<sup>1</sup>**

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

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