



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.

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

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

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