

Think about this: **Over 50% of bankruptcies are medically related!**

We know life insurance takes care of the client's beneficiaries in case of client's death. What if the client faces a critical illness such as cancer, stroke, paralysis, major burns, loss of limbs, blindness, Alzheimer's disease, coma, etc??

According to the American Cancer Society, facts and figures 2005, **the average costs surrounding a cancer diagnosis is \$146,000 per patient!**

**Features:**

- A critical illness policy pays a lump sum to the insured with the diagnosis of the covered critical illness based on the insurance company.
- For up to \$100,000 no medical exam is required.
- No waiting period with most carriers.
- Great riders available such as accidental death benefit rider, return of premium rider, spouse rider, children's rider, loss of independent living rider, etc.
- The amount received can be used to pay mortgage off, take care of medical expenses, replace lost income, keep business running for an entrepreneur, cover deductibles and co-payments for existing health plans.
- Issue age is 18-64 with most carriers offering this product.

**A critical illness policy helps clients to take care of illness related expenses without draining their savings.**

***Something to think about, right?***

**GAIN** the freedom to  
**Sell The Best and Earn The Most!**

Call us at 800-847-6426

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