

Think about this: “92% of Working Americans CANNOT survive financially for more than 6 weeks if they are unable to produce income from their workplace”.

***U.S. Dept. Stats

Medical advances have contributed to a higher survival percentage among people who had a heart attack, stroke or cancer”. What about the finances thereafter to live?

Survival Is a Reality

- About 5.4 million stroke survivors are alive today, many of them with permanent stroke-related disabilities
- The average male has a 15 percent chance of developing leukemia before the age of 40
- This year about 1.2 million Americans will suffer a heart attack and nearly 60 percent will survive
- Over 1.3 million Americans will be diagnosed with cancer this year and 64 percent of them are expected to survive at least five years

*According to AHA Heart disease and stroke statistics 2005 update and ACS Facts& figures 2005

A critical illness can force your unprepared clients to spend everything they’ve saved just to make ends meet. The last thing your client should worry about when recovering from a critical illness is the financial crisis facing his/her family. This is why Critical Illness (CI) insurance is important. The CI Policy allows the average person who succumbs to a major illness to survive a financial death. The triggering of the claim is upon “**DIAGNOSIS**” of condition, not death, not disability, or whether the insured, individual/employee survives or loses income. Your client can use the money in any way he/she chooses: to enhance recovery or just pay bills or whatever needs to be taken care of.

CI Market:

- Sell in addition to life insurance policy.
- Cross sell with health insurance, worksite marketing product/s.
- Sell as supplement to disability income or long term care policy.

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