

CRITICAL CARE INSURANCE



TODAY'S MEDICAL INNOVATIONS ARE MIRACULOUS.

But they have a downside: while they save lives, they may also create long-term financial challenges for the survivor and loved ones. We work hard for what we have. Why let an illness take it all away? Critical care insurance was designed to prevent that from happening.

THE REALITY.

Most of us know someone who has had a heart attack, stroke, or other serious medical occurrence -- a relative, business partner, neighbor, or co-worker. In fact someone in the U.S. will:

- Suffer from a coronary event every 25 seconds, and nearly 62% will survive
- Have a stroke every 40 seconds, and many will survive with permanent stroke-related disabilities
- Be diagnosed with cancer every 21 seconds, and 68% will survive at least five years

When critical illnesses strike, the emotional and financial toll on the patient and the family is overwhelming. Even the best laid financial plans can get off track. Did you know that 62% of bankruptcies are medically related? Critical care insurance benefits are paid in a lump sum (that may be income tax-free) and can be used for anything:

- Mortgage
- Auto loan
- Home modifications
- Credit card payments
- Lost wages
- Expenses incurred during the elimination period of a disability policy
- Transportation and lodging expenses while seeking treatment away from home
- Medical costs (deductibles, co-pays, prescriptions, experimental treatments)
- Childcare expenses

WHAT CONDITIONS ARE COVERED?

Here are a few of the common ones:

- Cancer
- Benign brain tumor
- Heart attack
- Coma
- Heart transplant
- Loss of sight/speech/hearing/limbs/independent living
- Aortic surgery
- End-stage renal failure
- Heart valve replacement/repair surgery
- Major burns
- Stroke
- Major organ transplant
- Coronary bypass surgery
- Paralysis
- Angioplasty
- Advanced Alzheimer's Disease
- Motor neuron disease
- Occupational HIV infection

WHO SHOULD CONSIDER CRITICAL CARE INSURANCE?

The individuals who can benefit from this type of protection are as varied as the policy options:

- Not covered by disability insurance
- Don't qualify for disability insurance
- Maxed out on disability insurance
- Self-employed, working from home
- Erratic income
- No income to replace (like stay-at-home parents)
- Retirees

POLICY OPTIONS TO CONSIDER WHEN CHOOSING COVERAGE.

Issue ages: 18-64

Benefit period: 10, 15, 20, 30 years or lifetime

Spouse & children: Coverage available in a policy

Return of Premium: available to beneficiary(ies) if insured dies while policy is in force

Optional benefits/riders: benefit extension (covers additional diagnoses), accidental death & dismemberment, HIV



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