

The greatest threat To a home owner is...



Losing their home due to a critical illness.

That's because, 50% of mortgage foreclosures are the result of financial hardship due to critical illness (only 3% due to death).¹

Through our living benefits, home owners can have access to additional protection as well as a wealth of options that traditional life insurance doesn't offer when used to protect their mortgage. Our new type of life insurance allows your clients to have access to their death benefit while they're living if they experience a terminal, chronic or critical illness—even if they experience a heart attack, cancer, stroke, ALS, major organ transplant, the inability to perform 2 out of 6 activities of daily living (toileting, transferring, bathing, eating, etc.) and many other ailments.

Life is not scripted..... Did you know?

- 3 out of 4 people (75%) over the age of 40 will experience a critical illness at some point in their future.⁷
- 48% of businesses that fail, fail because of a critical illness.²
- 60% of bankruptcies are due to a critical illness. Of those bankruptcies, 75% of them had health insurance.³
- Stroke: On average, every 40 seconds someone in the United States has a stroke.⁴
- Cancer: Every 30 seconds a new cancer is diagnosed in the United States.¹
- 1 in 8 people with advanced cancer turned down recommended care due to cost.⁵
- 1 in 4 cancer patients or their families said they used up most or all of their savings to pay for treatment.⁵



To learn more, contact us today!