

WHILE LIVING, access part of the **DEATH BENEFIT** from **TERM** or **PERMANENT** Life Insurance

For **LIVING BENEFITS** of

➤ **Chronic Illness** (Long Term Care)

- 86% of US health care dollars treat Chronic Diseases
- 15.4% of nursing home residents have Alzheimer's Disease
- 7 of the top 10 causes of death in 2010 were Chronic Diseases
 - 2, heart disease & cancer, accounted for 48% of all deaths
- In 2012, 117M Americans had at least one Chronic Illness
 - 1 in 4 has 2 or more
- Individuals 65 or older have a >70% chance of needing LTC sometime during the rest of their life

➤ **Critical Illness:** heart attack, stroke, cancer, major organ transplant, kidney failure, etc.

➤ **Terminal Illness Diagnosis**

➤ **Plus option to get all money back in year 20 if you no longer need the life insurance**

Click this video link (1.5 minutes) to learn more

➤ **<https://sfgmembers.wistia.com/medias/mtc2kzi0o2>**