

The Power of **LIVING BENEFITS** Life Insurance.



HEALTH INSURANCE ALONE DOESN'T COVER ALL THINGS FOR ALL PEOPLE

Medical bills, lost income, and the cost of ongoing care due to critical and chronic illnesses are the cause of 62% of bankruptcies each year. Of those bankrupted patients, 75% were covered by health insurance and it wasn't enough to protect them from financial ruin.

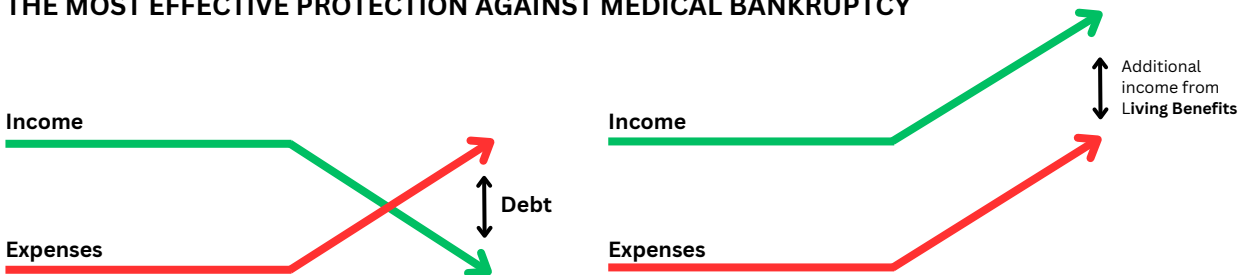
DO YOU HAVE THE "OLD" KIND OF LIFE INSURANCE?

You don't still have a rotary phone hanging on your kitchen wall, do you? So why would you still rely on an old-fashioned traditional life insurance policy to protect the things that matter most in your life? Living Benefits are the smartphones of life insurance: a "new kind" of protection that is designed to protect the American family of today.

LIVING BENEFITS: LIFE INSURANCE YOU DON'T HAVE TO DIE TO USE

Traditional life insurance policies only pay out at death, but Living Benefits provide crucial funds when you need them most. If you experience a terminal, chronic or critical illness (such as heart attack, stroke or cancer diagnosis) you can access part of your death benefit while living.

THE MOST EFFECTIVE PROTECTION AGAINST MEDICAL BANKRUPTCY



Surviving a major illness will lead to increased expenses and decreased income. Once your expenses begin to outpace your income, you begin accumulating debt. This leads to medical bankruptcy.

Living Benefits plans offer clients benefits when they need them most helping to fill the gaps a health insurance policy doesn't cover, especially non-medical expenses (such as mortgage, car food, etc.).

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