# MORTGAGE PROTECTION

# WITH LIVING BENEFITS

Name:



Term Life Express
Indexed Universal Life Express

### Critical Illness

Heart Attack Stroke
Major Burns Cancer

Kidney Failure ALS

Dementia AIDS

Aortic Aneurysm Surgery

Accelerate up to 80% of death benefit. Not available on ROP policies.

## **Chronic Illness**

Unable to perform 2 activities of daily living for at least 90 days.

Accelerate up to 24% of death benefit in any 12 month period, up to 80% of benefit.

Not available on ROP policies.

### **Terminal Illness**

Life expectancy 12 months or less. Maximum payout of 80% of death benefit on non ROP policies.

Not available on ROP policies.

# **YOUR PROTECTION PLAN**

Option 1:		
Ontion 2:		
Opiion 2.		
Option 3:		
Name:		
Option 1:		
<b>0.11.</b> 0.		
Option 2:		

#### Cancer

- 1 in 2 MEN will get cancer
- 1 in 3 WOMEN will get cancer
- 68% Survival rate

#### STROKE

- 800,000 PER YEAR
- 80% Survival Rate
- The average age of first stroke; 66 for MEN 70 for WOMEN

### **HEART ATTACK**

Option 3: \_

- 720,000 Per Year
- 80% Survival Rate
- The average age of first heart attack is 65

### **6 ACTIVITIES OF DAILY LIVING:**

Eating Getting Dressed
Bathing Transferring
Toileting Continence