



THE PLUS GROUP
America's Premier Disability Marketing Organization

“A Match Made In Heaven” Critical Illness and Disability Income

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Assurity[®]
Life Insurance Company

Objectives



Sam Walton



Are you still selling income protection based on 25 year old medicine?

Two examples-

- 25 years ago, what happened when someone had a heart attack ?
- What about today?

- 25 years ago, what if someone was diagnosed with cancer ?
- What about today?



Why Critical Illness Protection?

- Removes the financial stress
- Exists because we survive the covered conditions



Created by a Doctor



NOT

An Insurance Company!



Critical Illness

Pays on the diagnoses of a covered condition

Covered Conditions

Category 1

Invasive Cancer
Cancer in Situ

Category 2

Heart Attack
Major Organ Transplant
Heart or combination
Transplant including heart
Stroke
Coronary Bypass Surgery
Angioplasty

Category 3

Adv. Alzheimer's
Disease
Coma-not from stroke
End-Stage Renal Failure
Major burns
Major Organ Transplant
other than heart
Paralysis-not as a result
of stroke



Critical Illness and Disability Income compliment each other

- Would you buy a car without brakes?
- 25 years ago, would you buy a car without an air bag?
- Would you buy a car without an airbag today?



Critical Illness and Disability Income compliment each other

Critical Illness and Disability Income complement each other.
Disability Income is the brakes
Critical Illness is the airbag



Critical Illness fills the gaps

- **Elimination Period**
- **Self-Employed**
- **Occupations not eligible for or only eligible for limited amounts of DI**
- **Physicians and other high income professionals**
- **Other**



Critical Illness

- **Elimination Period**

- What happens today if your client is diagnosed with cancer suffers a heart attack



Critical Illness

- **Self Employed**

- What is the greatest challenge providing income protection to your self-employed clients?
- Can your self-employed clients maintain their lifestyle based on their monthly benefit?



Critical Illness

- **Occupations**

- Occupation is generally not an issue with critical illness

- Gov't Employees
- Fire & Police
- Teachers
- Homemakers
- Contract Workers
- Airline Pilots & Flight Attendants
- Farmer
- Newly self-employed
- Air Traffic Controllers
- Linemen



Critical Illness

- Physicians
- Chiropractors
- High Income Professionals
- Dentists
- Attorneys

Can your high income clients maintain their lifestyle on their income protection?

Would those benefits be more livable if \$500,000 of debt was paid?



Critical Illness

- **Other**
 - Health Impairments
 - No income



60%-65% of Sales are Mortgage Protection*

- Life Insurance and Critical Illness are the standard for Mortgage Protection in the UK



Critical Illness Presentation

- **Designed to reduce financial stress**
- **Exists because we survive**
- **Who do you know**
- **Dr. Barnard and the story**
- **Product**
- **Attachment**
- **Questions**



**Would it reduce your financial stress
if you were diagnosed
with cancer and you knew your
mortgage (death) would be paid?**



**What do you think is more likely
before age 65, you die or
you suffer a critical illness?**

**If you suffer a critical illness
before age 65 do you think
you are more likely to
die or survive?**



Training

Sales Interview and Script



BELIEVE

&

ASK!



Questions?



Assurity Leaders Conference 2011
El Conquistador Resort • Puerto Rico
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