

CRITICAL NEEDS INSURANCE

For

TODAY'S LIFESTYLE

Ever hear the expression “**Cash Is King**”? During our routine course of living, so many situations arise where all we needed was just a little extra ‘cash’. It might be a time when we were buying our first home, wanting to start our own business, just a short term need between jobs, helping out a friend or family member, or just to catch up on some overdue bills.

Most of us try to provide the needed ‘cash’ in the event of an untimely death through the purchase of Life Insurance [and that’s important for the survivors]. There are situations in life when ‘cash’ is even more important than the occurrences mentioned above [even the untimely death].

I’m referring to a time in one’s life when a **Heart Attack** or **Stroke** requires hospitalization and doctors telling you that you need to ‘slow down’ (whatever that means), a Doctor telling you that you have **Cancer**, you contract a disease causing **Blindness** or **Kidney Failure**, or even need an **Organ Transplant**. An accident can cause **Paralysis** and a lengthy time off work can be caused by a preventative **Heart Bypass** procedure. If you thought you needed ‘cash’ for the items mentioned in the first paragraph above, consider the real cash needs should you be diagnosed with any of these illnesses.

In every 24 Hour period in America, more than 4,000 people suffer a heart attack, another 3000 are told they have life-threatening cancer, and over 1000 suffer from a stroke. Thanks to medical advances, more and more Americans are surviving these major diagnoses. 70% of all heart attack victims survive at least 3 years, 75% of stroke victims will be alive at the end of 1 year, and over 60% of all those diagnosed with cancer will still be alive after 5 years.

There is a **New** type of life insurance policy now being offered to you. It doesn’t build cash values and cost a lot of premium. It’s not the ‘cheap’ term insurance that being advertised on the radio which is designed to ‘not be there’ when death occurs [but it will pay the death benefit to your survivors, should you be one of the lucky 1% of those that die when term insurance is still in effect].

This **New** type of insurance will pay the survivors the death benefit (\$20,000 to \$1,000,000) if you die from an accident or even from just a minor sickness that turned bad. And that’s OK because the survivors would probably need the extra ‘cash’. But what excited me was knowing that the **death benefit referred to would be paid direct to ‘me’ if I get diagnosed with any of the Critical Illnesses referred to above.** The arrival of a check for \$100,000 or even \$50,000 wouldn’t ‘fix’ the diagnosis, but what a moral booster! Maybe I’d thought about a 2nd or 3rd opinion – now I have the money without depleting savings. The thought of being off work for 6 months won’t create the burden of added stress now. Not enough cash – too much stress and worry.

What’s the cost, you might ask. The cost is a small monthly premium. The **cost** ‘*without*’ Critical Cash insurance could be enormous. You might sacrifice - the Ability

to Choose, to Remove the Burden from your Family, the ability to Preserve Assets, your Independence and Peace of Mind. With Term insurance, you have to die to 'win'. With Critical Cash insurance you live to 'win'. This is the one time it's OK to be selfish. Make sure your Life insurance pays you when you need it the most.