

The Power of Living Benefits

Critical Illness

Most people know life insurance can provide financial security and continuity during one of life's most difficult times: the death of a loved one. What few people know is that life insurance can also help during another one of life's most difficult times: a chronic, critical or terminal illness. This help comes in the form of optional riders called Accelerated Death Benefit Riders, also generically known as Living Benefits, which can be added at no additional cost.

The following story illustrates just what Living Benefits can do.

Denise was 37 years old in April 2009. She and husband Mark had recently built their dream home, planning to fill it with children and memories of birthday parties and backyard barbecues. A month before she turned 39, Denise suddenly experienced sharp pain in her chest and down her arm. Mark drove her to the emergency room; within the next week, she had three heart attacks despite having no history of heart disease.

Denise's salary was approximately \$40,000 per year. Due to the damage done to her heart in such a short amount of time, she was most likely going to be out of work a long period of time while recovering. As one half of a dual income family, this could have resulted in serious financial hardship for Denise and her husband.

Fortunately, she added the Accelerated Benefits Rider to her universal life insurance policy when she purchased it from her agent a few years ago. This enabled her to accelerate enough of her death benefit to receive a lump sum check of \$120,000 after her heart attacks. This accelerated death benefit provided her three years of income to help her through this difficult time.

Denise continues to recover at home, but the future looks bright. "Had I not been able to use the living benefits within my life insurance policy, taking the time to focus on my complete recovery might not have been an option," said Denise. "I'm not even sure we would have been able to keep up with our mortgage payments. It was great to have this option available to us. Plus I still have benefits available in my policy if I need them again in the future or if Mark needs them if something happens to me."



Critical Illness Rider

- No cost rider
- Acceleration available on a qualifying event:
 - Heart attack
 - Stroke
 - Diagnosis of cancer
 - Diagnosis of end-stage renal failure
 - Diagnosis of ALS
 - Major organ transplant
 - Blindness (both eyes)
- Maximum Death Benefit: \$1 million
- Standard and above policies

For more information, contact:

