

What will the advisor learn from this presentation?

This presentation will provide the advisor with some more knowledge in living benefits such as Accident and Sickness Insurance and Critical Illness Insurance using some case studies.

Presentation Overview

The current landscape of the Insurance Industry is very limited. There is a huge variety of Life Insurance products from many insurance providers. However, there are very few choices available to financial advisors in the Living Benefit landscape. Most advisors are not actively offering disability due to income qualification issues, long waiting periods and occupational rating and restrictions. Critical illness is primarily offered to young, healthy individuals with healthy family medical histories.

The choice of living benefits is limited. There is a real need for new and innovative living benefit products.

In this presentation, you will learn how to introduce new and unique Living Benefit solutions to your clients and prospects financial and estate planning process.

Perry will cover the following in this presentation:

Accident and Sickness Insurance

- No Income Proof: No job required for coverage
- No waiting periods
- Coverage to age 85
- No occupational restrictions
- Issue age: 6 months to age 69
- No medical required
- Sickness coverage available to individuals with PreExisting Conditions such as Kidney issues (Dialysis), Lupus, Crohn's, Epilepsy, Hepatitis, Sleep Apnea, Lyme Disease, etc.
- Family coverage available: Protecting existing and future children

Daily Benefit Critical Illness Insurance

- Level cost of insurance (extremely affordable, even for seniors)
- Lifetime coverage (issue age 18yrs to age 70)
- Multiple claims (not one time claims like traditional CI)
- Family coverage available: Protecting existing and future children.

Critical Illness Insurance

- Affordable Level Lifetime Coverage for individuals with Cancer or Survivors of Cancer
- Affordable Level Lifetime Coverage for individuals with a poor Family History, History of Heart Attacks, Stroke, Diabetes (insulin or non-insulin)
- Preferred rating for individuals even if there is pre-existing condition of Cancer, Stroke, Heart Attack or Diabetes