

Critical Illness SALES KIT



In this kit:

Social media posts & images | Video transcripts | Agent & client guides

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Social Media Posts & Sharable Graphics

Text for Posts

Post this text with any of the images linked on the following 2 pages.

Did you know? Google searches for critical illness insurance average between 15,000 and 30,000 per month. Skip the search and contact me today for a free quote.

If you or your spouse became seriously ill, wouldn't you want to be able to afford the best treatment options available? Contact me today to find out how critical illness insurance can help you in times of need.

66% of all U.S. bankruptcies are tied to medical issues. Ensure your finances are protected by contacting me today for a free critical illness insurance quote.

60% of Americans don't have savings to cover an unexpected \$1,000 expense. Prepare now by contacting me for a free quote.

75% of insured people who had issues paying medical bills said their copays, deductibles or coinsurance cost more than they could afford. Contact me today to find out why critical illness insurance is a better option.

The median cost of hospitalizations from a heart attack is more than \$53,000. Contact me today for a free critical illness insurance quote to ensure you're prepared in times of need.

A past diagnosis of cancer, heart disease or stroke doesn't mean you can't get coverage. Contact me today for a free critical illness insurance quote.

Critical illness funds offer options and choices in a time of great need. I can help – contact me today for a free quote so you can regain some control even during times of uncertainty.

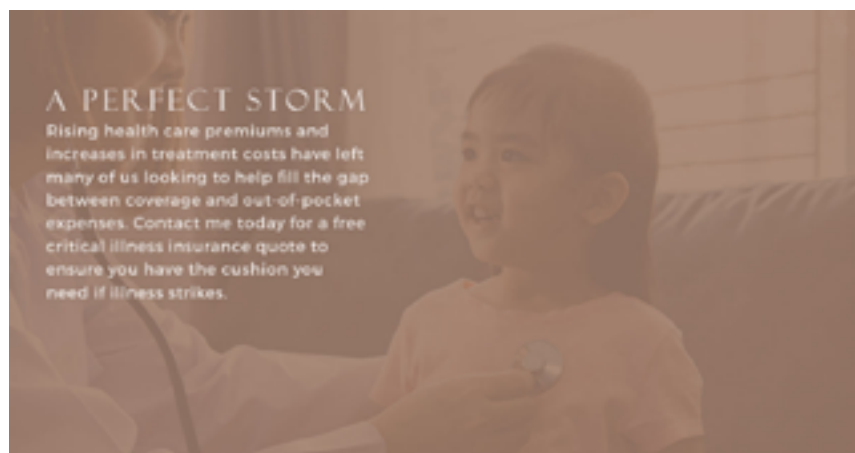
Could your budget handle more than just a doctor's visit? Message me for a free critical illness insurance quote to make sure you're ready to handle what life throws at you.

Focus on your recovery, not your finances. Contact me today to talk about critical illness insurance to get the security you need.

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Social Media Images

Click any image to view in a browser, then right-click and save to your device.



**Be confident
about your
future**




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**GOOGLE SEARCHES
FOR CRITICAL ILLNESS
INSURANCE AVERAGE
BETWEEN 15,000 AND
30,000 PER MONTH.**

Did you
know?

Skip the search
and contact me
for a free quote
today

66% of all U.S. bankruptcies are tied to
MEDICAL ISSUES



Ensure your finances are protected - contact me today
for a free critical illness insurance quote!

PEACE OF MIND
for when you need it most



Message me today for a free critical illness insurance quote.
Give yourself the freedom to focus on your recovery, not your finances!

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Transcript #1: “How to Talk with Clients about Critical Illness Insurance”

From: Million Dollar Round Table YouTube channel

Click the image to view on YouTube or read the transcript below.

Video length: 2:42



So, my most difficult experience in my second year as an insurance advisor - I got a phone call from a client of mine who had taken ill. He had a brain aneurysm and he was hospitalized. He was calling with the hope that there was something I could do to assist him because he needed money.

Unfortunately, there was nothing I could do because the year before, when we had put his portfolio together, I introduced him to critical illness insurance but he was not interested in investing in critical illness insurance.

I had left that conversation feeling horrible because I thought that this is my job. I'm supposed to advise my clients and put them in a position that when these things happen, that there's something that I can do for them.

And I learned from it – so, going forward in my business – I have some basic conversations with my clients. There are two points that I try to ensure that they understand in our meetings.

One is that I want them to understand that if tomorrow should come, and I should get a phone call from them or a family member to say that they're sick, it is something that I can help with because we would have had a plan in place that can assist with that.

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If I should get a phone call from a wife or from a child, to say that they died, I need to know that the plans that we put in place will do for them exactly what they would want to happen in their family's lives because they are no longer around to do it themselves.

Whenever I'm asked the question by a client why should I buy critical illness insurance or life insurance, I try to keep it simple. And I will say to my clients: what I do know is that we'll all die, and the unfortunate thing is that some of us will get sick along the way before we do die. I, however, don't know who will get sick. I don't, however, know when you will die. But my job is to ensure that if sickness should come, there's something in place to assist you. If death should come, there's enough funding in place to help your family to continue to live the life that you would love for them to live if you want to provide for them.

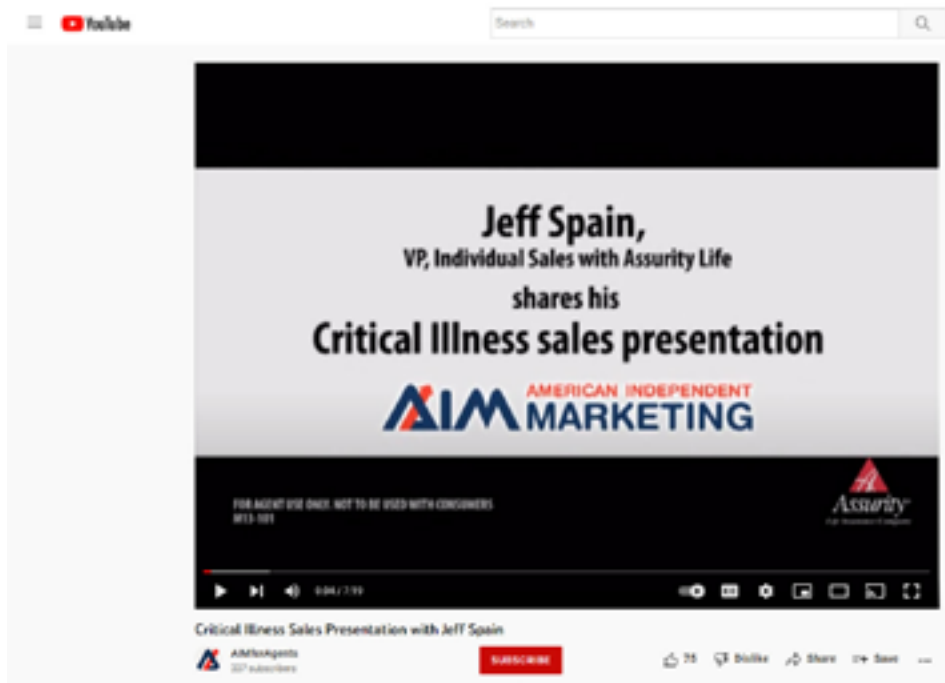
So my job is to ensure that we put in place what is important for you, irrespective of the eventuality that may come your way.

Transcript #2: "Critical Illness Sales Presentation with Jeff Spain"

From: AIMforAgents YouTube channel (Assurity)

Click the image to view on YouTube or read the transcript below.

Video length: 7:19



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Hi, I'm Ken Smith, Director of Health Products with Assurity. I've asked Jeff Spain, Assurity's Vice President of Individual Sales, to share his critical illness presentation. As an agent, Jeff had great success selling critical illness protection. Watch the video and you'll see how simple and easy it is.

Jeff, speaking to clients

Hi John and Wendy, I'm glad we can get together. I know our schedules can be so hectic. I'm happy this worked out this evening. What I'd like to go over with you today is this critical illness plan. This is a policy that I have on my wife. It's a \$50,000 plan.

Ken, analyzing Jeff's presentation

Did you notice Jeff shows his own policy? This demonstrates that he believes in it enough to buy it on himself.

Jeff, speaking to clients

Have either one of you ever heard of a critical illness policy before?

Clients

No.

Jeff, speaking to clients

It was created by a physician, not by an insurance company, and as actually a heart doctor that was getting people through their heart surgeries fine, but found they weren't rehabilitating well because of the financial stress after the surgery. So, tell me – do any of you guys know of anyone that's been diagnosed with cancer, heart attack, or stroke?

Client John

Yeah, my sister had breast cancer.

Jeff, speaking to clients

Tell me a little about it - is she doing okay now?

Client John

She's doing great.

Jeff, speaking to clients

That's good, guys. I like to hear success stories. What kind of treatment program did they put her through?

Client John

She had about a 12-month program that she went through before she was finally 100% cured of it.

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Jeff, speaking to clients

I take it this wasn't something she was planning on...she was in good health before this?

Client John

Definitely good health.

Ken, analyzing Jeff's presentation

Notice how Jeff asked, "Who do you know who has been diagnosed with cancer, had a heart attack, or stroke?" The question makes it personal, not just the statistic. Also notice how he asked, "Was it unexpected?" This demonstrates the randomness of a critical illness and can take away the objection, "It won't happen to me."

Jeff, speaking to clients

Was she working?

Client John

Yes, she was.

Jeff, speaking to clients

Okay, did she have to take time away from work?

Client John

Definitely took time away from work, and it really did create a financial burden for the family.

Jeff, speaking to clients

I can imagine – well, I understand. Perhaps you're aware the majority of the bankruptcies in the United States are due to health-related reasons. And what's most scary is that most of these people had health insurance at the time. As you mentioned the financial hardships that your sister went through - that's one of the reasons I purchased a critical illness policy for me and my wife. Would you mind if I share a little bit with my own personal experience?

I've purchased a critical illness policy about eight years ago. I sold a policy to myself, sold to my wife. And my fear was if I got cancer, stroke, or heart attack, that I want enough money to at least pay my mortgage. I wouldn't want my family have to move out of their home, cover my house taxes. And my major medical deductible, of course, is pretty high. And I got one for my wife because if she got ill, I want to have some help to take care of the house, take care of the kids, so I could keep working.

I chose a \$50,000 limit because at the time it was within my budget and it offered the financial protection that I was after. Does this kind of make sense where I came up with it? Mind if I ask – of course it'd be confidential – but what would your mortgage, taxes, and insurance be, say, over a two-year period?

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Client Wendy

How about forty to fifty thousand?

Jeff, speaking to clients

Yeah, okay so it's a big number. Again, so you know, that's what I guessed. We both have the same type of how we arrive at that number. It's amazing how quick that adds up.

Ken, analyzing Jeff's presentation

Did you notice Jeff arrived at the amount of critical illness protection and talked about the ways the money can be used?

Jeff, speaking to clients

So, as I said, I purchased this policy eight years ago. And three years ago my wife Georgia was diagnosed with cancer, a very aggressive form of cancer. Of course, we were - you know - she'd come out of the doctor's office and you're just kind of in shock. But we went home and visited several of my doctor friends and we searched treatment options and we felt that her best care that she could receive would be at the Mayo Clinic in Rochester, Minnesota.

We submitted our claim to the critical illness policy. It had paid within 48 hours, we got the cash, and we chose to use that money to travel back and forth to Mayo. It was about a thousand miles round trip, but over 30,000 miles on our car in the course of a year. Over 50 nights in hotel rooms. And we were just thankful that we had this critical illness policy of Georgia's so we could focus on her health rather than our finances. It greatly reduced our stress. My wife was very thankful that she got to go to Mayo and receive what we thought was the best care in the country. And of course she loves the fact that we had this policy and she loves her insurance agent for selling it to her, which of course was me.

So I'm very passionate about this, about this policy and I feel everyone should have one. And I feel like it's a mission. I need to get this out and have more people that learn about this policy. It's not only saved me financially. Also I feel like it really saved someone that I truly love. You'll like the security that this policy gives you. What you might not like is that, between the two of you, one of you is most likely to have to use it at some time. Can I walk you through the application process to see if you qualify?

Clients

Sure.

Jeff, speaking to clients

Okay, let's go through the healthcare questions. (after questions have been completed) Well, based on how you answer these questions, you're going to qualify for the critical illness care. Is there any hesitations, any concerns that we need to address?

Client John

The biggest question is how much does it cost.

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Jeff, speaking to clients

Great question. What I did - I quoted you the same type of policy that I have, a \$50,000 policy per person. It works out to be two dollars a day for yourself, and two dollars a day for you, so \$4 a day. Approximately \$120 a month depending if it's February or January. And that's about \$1,400 a year. Is that within your budget? Is that a concern?

Client Wendy

Well, it's kind of expensive.

Client John

\$1,400 a year seems kind of pricey.

Jeff, speaking to clients

Yeah, it's a little expensive, I'll admit, and that's because quite frankly, more people use it. And in my office, we see more claims on critical illness than we do life insurance and especially disability policies.

I tell you what, if that's a little high, let's cut it in half. We do \$25,000 apiece. Gives you great protection and cuts your price in half to \$700 a year, about \$60 a month. \$25,000 and \$60 a month. Wendy, how do you feel about that?

Client Wendy

I think we can manage that okay.

Jeff, speaking to clients

Well, great. Here's the rest of the application. We'll fill it out and get you started.

Ken, analyzing Jeff's presentation

Like Jeff, I'm passionate about critical illness protection. I see the difference it makes in people's lives every day. Jeff shows how simple and easy it is, and you can see why Jeff had great success selling CI. The time for critical illness protection is now. You need to buy it on yourself and you need to start talking with your clients and prospects today.

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Transcript #3: “Selling Critical Illness Insurance in the GoFundMe Era”

From: Assurity YouTube channel

Click the image to view on YouTube or read the transcript below.

Video length: 35:13



Good afternoon and welcome. My name is Scott Zagurski and I’m the Senior Director of Marketing here at Assurity and I’m happy to have everybody jump online today. We’re going to go over something that’s kind of near and dear to my heart: selling critical illness insurance in the GoFundMe era, and you’ll get a little bit more of a flavor of that here to come. I’m joined with my colleague, Ryan Hansen, who is our Strategic Accounts Manager at Assurity.

Critical illness is a product that for us is one of our core products. When we’re looking at supplemental health – and we have about two months now until open enrollment season – we know that during open enrollment season, products like critical illness insurance are really sought after, whether it’s in the workplace or people that are curious in the workplace, looking for a better deal, and looking to go out to an independent agent and find the best deal. We know the timing is right for these types of products to be thought about and

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to be sold by you, and so we wanted to present a little bit different flavor for you around the need today.

Also we're really excited that we're launching a new product in the critical illness space and Ryan's going to get into that later on in the presentation. So today's agenda will kind of go over the GoFundMe aspect and for those of you who aren't familiar, we'll get a little bit more familiar with that website and why that's relevant in this discussion. We'll also look at some new data on the needs of this middle market.

Ryan will get into some key features to make our new product easier to sell. You know, we've been taking feedback on the critical illness space in the product space here for the last two or three years. We've had some great people who we've been partnering with out in the field, selling this product for us, and teaching us what adjustments really would make this product better, and Ryan will get into that today. And then we'll close, I'll take it back over, and we'll talk about some tools that maybe will help you close a deal coming up. So without further ado, we'll get into it.

*

So, the GoFundMe era: so why is that a thing? Well, GoFundMe.com is a crowdfunding website that is typically for charitable actions or events. And what we're seeing more and more is just the growing need for people to reach out through sites like GoFundMe and others because of the fact that high deductible healthcare is continually becoming the norm for consumers. And it's leaving a larger and larger gap for those consumers when illness really strikes. And we're talking critical illness: heart attack, stroke, cancer, and Alzheimer's. There are other conditions, like they're doing an organ transplant for somebody that they love, and these costs just keep rising. And the high deductible healthcare plans ultimately are extending these gaps each and every year.

You know, we were talking the other day as we were putting this webinar together, Assurity is a great company with great benefits. There's a lot of great companies with great benefits out there, but what's the last time you went to a new company and were like, "Wow, my benefits really got better," or, "This open enrollment season, now I really expect our health coverage to improve this year." You just don't go into the year or enrollment season typically having that top of mind. Not to get political at all, but Thursday night, there'll be a certain party that will be talking a lot about health care and what they're going to do and why the companies and the country are having some problems regarding that. And so whether it's open enrollment or the political season, for consumers this is top-of-mind coming into the next two months. And as an agent, being out listening to people about their concerns, knowing how to address them, and ultimately where you can help fill some of those gaps, it's really going to be important.

So I look at GoFundMe, these stats are really kind of eyebrow-raising to me. Just this year alone, there have been 250,000 medical fundraising campaigns. So when we look at that, people are having something

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happen to them. They're in the hospital being treated, maybe a hospitalized inpatient or longer. This treatment in that high-deductible healthcare really comes down to what their maximum out-of-pocket costs are to them. If you're somebody who's on a family plan, it's the government mandate that the high end of a health care plan for 2019 is \$15,800 - you'd have to come up with that as far as that maximum out-of-pocket.

And if you think of your common consumer, they may have a health savings account, which as a financial advisor, you would probably tell them to fund first. If they're doing what they think they can, it might be a hundred or two hundred dollars a month that they're able to put in there in case they have a rainy day, or for their doctor's office co-pays. But even if you do that, and you know you're at a hundred dollars a month, and your company throws another thousand dollars in there in matching – some companies will do that on the HSA side - you're still going to be \$10 - \$12,000 short just on that maximum out-of-pocket if something were to happen to you.

And when we talk about something happening to you, that's where cancer, heart attack, and stroke can really be scary. One of the classic overcoming objection things, right? Looking at those types of conditions ends up being, "Okay, well that's not going to happen to me." To overcome that objection, a lot a lot of agents will say, "Well, do you know somebody who has had one of these conditions?" And then the follow-up questions: "Well, did they expect that to happen?" Because nobody truly expects these things typically to happen - that you're going to have cancer, you're going to have a sudden heart attack or stroke.

But when that does happen, and you can't meet those obligations, and your disability income hasn't kicked in and you're out of work and you have a lot of other bills to consider outside of the maximum out-of-pocket, that's where these GoFundMe campaigns really come in. And so a quarter of a million people are asking basically their family, friends, and strangers to pay for their coverage because they don't have enough. And even though \$650,000,000 was raised this year through GoFundMe for these types of conditions, really only one in ten people met their medical fundraising goals.

And we've been diving into these numbers at Assurity a bit further. The average ask on GoFundMe for somebody diagnosed with cancer is \$50,000. And that's taken from a sample of tens of thousands that we've looked at through GoFundMe campaigns this year. And of that \$50,000, the average amount that they receive is \$25,000.

Now, those are averages. You're going to get some people who reach their full goal, and some people will receive absolutely nothing. So when you're relying on crowdfunding as a source, you're really looking at who's telling the best story. When those things pop up in my social media feed, they're popping up more and more, which is sad for a lot of reasons. You feel for those people, especially if they're a family friend or acquaintance. We had this happen to my family this year, and it was a cousin. Then we had to reach out for further help

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because, collectively, as a family, we could not help the individual maintain those goals and the bills were really racking up. We were lucky. Their story was basically a story of a child who had an illness and ultimately succumbed to that illness. But it really is what story wins, and that's not a situation that family wanted to be in. It's not a situation your clients want to be in. And these gaps in coverage continue to grow, unfortunately becoming more and more the norm.

So we talked about the high deductible health care plans a bit. Coming into 2019, 43% - four out of 10 people – have high-deductible health care. We use the term cost-sharing, but basically people have the brunt of their health care coverage on them. Depending on what that deductible is - \$5,000, \$10,000, \$2,500 – that's the low end for just things like doctors' office visits or a trip to the ER. A kid breaks an ankle or twists an ankle, and you have to have health care. Most people, that's what that hundred dollars on their HSA is for. It's when we get beyond those costs that things really become a problem.

I think you'll be interested to see the status this year going into open enrollment season. But this trend isn't going away. I don't think we're going to have more and more traditional HMOs and PPOs coming to the workplace anytime soon. I think high-deductible health care and these maximum out-of-pocket gaps are going to increase.

So we look at this a little bit different. We look at what has been the growth of workers' wages over the last ten years. You see that being the bottom line: the employee, the employer, what's their share of these health care costs? Do you see those continue to go up? But then ultimately, that top line was the workers' share of these healthcare costs. And something has to give. Back in 2017, the workers' share of health costs increased 70% and their salary is increasing nowhere near that. Something's got to give. These gaps continue to go up. We're paying more for our health care and we're getting less.

As an agent, as a financial advisor out in the field, critical illness sometimes would get a bad rap in the market because it could be seen as a lottery ticket. "I'm just going to make sure an extra replacement for life insurance will throw a big lump sum at them, hopefully bring in some extra premium." But these are becoming more and more table-stakes-types of products, with these gaps rising.

I'm going to leave you with a quote from the CEO that runs GoFundMe, Rob Solomon. They never expected their platform to be focused on medical expenses, but it turned out to be a category of need so many people are struggling with that they're actually trying to help people with advice on how to further their stories and not be the 9 out of 10 that don't get funded. But ultimately: how do you position yourself when you're truly in need? So that's where we're seeing the positioning and the real need for critical illness, not only for 2019 but beyond. We see this gap continue to rise, and so we looked at how can we restructure some of our marketing pieces, but more importantly, how can we restructure our product as this gap widens.

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So I'm going to hand it off to Ryan Hansen here to get into that.

Ryan

I appreciate it, Scott, that's a lot of really good information. I'm glad I got a chance to hear it, and I'm also really appreciative of the opportunity to spend a few minutes with all of you here on the phone today to touch on some of the highlights for Assurity's new critical illness insurance product. The new product launched June 1st, it's currently approved in 26 states, and we're adding more all the time. When we redesigned the product, we had two main objectives:

- We wanted to simplify things, and
- We wanted to enhance the product.

We simplified the product by taking our previous two products, one of which was fully underwritten and one of which was simplified issue, and we combined them into one product. We think by doing so, we've made it easier to understand and easier to sell. Eligibility for simplified issue is straightforward. It's determined by the desired benefit amount for customers who want \$75,000 or less. They're eligible for simplified issue. For customers who want over \$75,000, they have the option to be fully underwritten. We think this helps makes it easier for more people to get more coverage.

The other objective when we redesigned it was to enhance the product. We wanted to give you a stronger story to sell and we did that by adding several new features and riders. I want to touch on a few of the highlights here for you. The first one is an increased issue age. We now go up to age 70. This is really, really important for our distributors who are working in the Medicare supplement space. We also added five new riders, which we think gives you and your customers more flexibility to tailor coverage to fit their specific needs.

We also enhanced the ROP part of Assurity's critical illness product. Before, it wasn't available on both products, but with the new product, all customers get a return of premium at death if it's caused by something other than a covered condition. And as Scott alluded to earlier, with sometimes the perception of critical illness being something like a lottery ticket, we think it's a really important enhancement because it guarantees your customers get some sort of benefit out of the product even if they don't die from one of the covered conditions.

Speaking of covered conditions, that that's another one of the most significant enhancements we've made to the product. We changed the way it pays out. Let's take a closer look at that. So with Assurity's previous product, we covered three categories of conditions, with a maximum one payout on each. Which meant that the policy could pay out a maximum of three times.

The new base product has 11 covered conditions, with no categories, and benefits are payable on up to

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all 11, as long as the illnesses are separated by at least six months. So what that means to the customer is that they could receive a benefit from their critical illness policy as many as eleven times versus three before.

So let's take a look at one example here.

Let's say you have a customer who has an Assurity critical illness benefit product with a \$50,000 benefit. They're diagnosed with cancer, they receive their benefit of \$50,000. Two years go by, and they unfortunately suffer a heart attack. They get another benefit payout of \$50,000. Ten years more passes by, and they suffer a stroke. They receive a benefit payment of \$50,000. And then five years after that, they're diagnosed with advanced Alzheimer's disease and receive another \$50,000 benefit payout. That's just with the base policy. We can expand coverage to additionally cover conditions with any one of the number of various riders we have available.

So speaking of riders, the new product has 10 available riders, including five new riders all in the spirit of giving you choices when tailoring the policy to fit your customers' needs. So I want to dig deeper on each of the five new riders here for a moment.

The first new rider - additional critical illness rider. It adds coverage for six additional conditions, including advanced ALS, advanced Parkinson's disease, loss of sight, loss of hearing, benign brain tumor, or severe burns.

Another new rider for the new Assurity policy here is a critical accident rider. This rider covers certain accidents that may result in a hospital stay. To trigger benefits, the hospital stay has to be for 20 or more hours and has to be prescribed by a physician and caused by a covered accident within the previous 45 days.

Another really interesting rider is the increasing benefit rider. This rider does exactly what it sounds like it does - it increases the benefit amount for the policy by five percent on each policy anniversary and does so for each of the first ten years. This is a really, really great option for customers who are concerned understandably about how quickly medical costs are rising.

Another really interesting rider is the loss of independent living rider. This rider pays 25% of the benefit amount if the insured permanently becomes unable to perform two or more activities of daily living.

The last rider I want to highlight for you all is the reoccurrence rider. So this rider pays a lump sum benefit if the insured receives a second diagnosis of the same critical illness for which a benefit was previously paid. So it gives them additional coverage if they're concerned about reoccurrence of certain covered conditions.

We're really, really excited about the new simplified underwriting process for the new product as well. We think it's a lot easier and a lot faster and we hope that means that you'll be able to sell more of it. For cases \$75,000 or below, the simplified underwriting process means we generally won't need a medical exam, blood, urine, or EKG. It also means just seven health questions for things like heart disease, stroke, cancer, etc. and just one family history question as well. And for your cases submitted via eApps, customers may even get an instant decision. Before your appointment is over, they'll learn yay, nay, or potentially referred to underwriting

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for additional review. Our thought process on this is simple. We think the more quickly we can deliver on your customer's initial interest, the more cases we're going to place together. So we're really excited about this process and can't wait for you to try it out.

So that's a quick overview of the product.

Now let's take a look at how it works for real people with a couple of examples.

First up, here is Brian. He's 42 years old, he has a wife and a daughter and he feels really good about his family's financial security. They saved for retirement and own life insurance. They see stuff on Facebook about people needing to raise money when a critical illness strikes, which he was feeling concerned about how quickly his family's financial plan could unravel if he were to get sick. So he talks to his rep. And his rep tells him about critical illness coverage and Brian decides to buy an Assurity policy. He buys a policy with a \$75,000 lump sum benefit. Because he's applying for \$75,000, he qualifies for simplified underwriting and receives his policy within a few days. Brian gets the peace of mind he's looking for and he does it for about \$85 a month.

Next up is Laura. She's a stay-at-home parent, two kids. Just because she doesn't actively earn an income doesn't mean she'd be easy to replace if she got sick. Who would watch and take care of her kids? Who will make sure they're fed and wearing clean clothes, or has to take off take time off of work to help her? Money's been a little tighter since she decided to stay at home to raise the kids. Her husband would need to take that time off work. How will they be able to pay their bills? How are they going to be able to come up with the money to cover their large deductible from their health care plan? For just over \$17 a month, the couple can buy Laura a critical illness insurance policy with the \$25,000 lump sum benefit. If Laura suffered a covered critical illness, they'd have a financial cushion. And the couple could use it to cover their deductible, medical bills, daycare, and other everyday expenses.

So that's a quick overview of Assurity's new critical illness plan with a couple examples. But I'll turn it back over to Scott so he can share some more about some of the sales tools he and his team have developed for you.

Scott

Thanks, Ryan that was a great overview.

I think one of the things I've really appreciated about this product is the sales ideas we just went over talked to that need on the GoFundMe side. Right there, they're talking about middle Americans who don't necessarily have that thousand dollars in their emergency fund, or \$10,000 in their emergency fund to cover these things. But the flexibility of our plan, if it's \$75,000 and under, it's a very straightforward path. And for those of you who are in that open enrollment space, or know what fourth quarter really truly means, we're going to make sure that those apps zip through - also for those of you who might just be dipping the toe in CI,

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or a look at CI from maybe more as even a key person replacement on the life insurance side. Those amounts go up to half a million, and for business partners that are out there, if something were to happen, we do have the flexibility in this product. Yes, it's a fully underwritten path, but I've been happy that we've been able to raise that because there is a need there as well, that isn't the typical one we're showing here for sure on the health care plan aspect.

So what we have now is some thoughts for you on starting these conversations. We kind of touched upon it earlier: when was the last time you felt like you had more plan options, or you were sure what your plan would actually pay? I think consumers own computers. I've read a study that the typical consumer takes about five minutes of research to do their enrollment on a product at work. It's five minutes, and how important that is, and how much money you're spending on it. I don't think there's really anything else you would be spending so much money on that you typically spend so little time really researching and understanding as your healthcare plan at work.

So starting off with that question - that's usually very relatable and relevant this time of year - is a good one: how has your budget been handling these deductibles and healthcare costs?

Then, it's really getting into if your spouse or if you knew somebody that's had one of these things, and making it relate to a life event that they're feeling right now, or that they've had experience with. So I think starting down those paths are very relevant and easy paths for us to go down when we're trying to look at these sales.

To go along with those conversation starters, we've developed all new materials with our new product that help people go through these thought processes, or that you could have as a leave behind. Maybe you're selling one product, you want them to start thinking about this other product going into enrollment season, and then reach back out to them. Through a sure link or through your regional, if you're already contracted with us, reach out and ask us, "What materials do you have?" We've got new consumer brochures, we've got scenario builders on help covering costs and easing your financial worries. And ultimately we've got quick videos out there that you can just send a link to somebody and get them to go down that thought process so then when you come out and ask for that appointment, you have the seed planted.

We've been working pretty hard on simplifying this process for you. For those of you really in enrollment season, looking at this company's rate versus that one can be overwhelming. And keeping up on what states are approved, do premiums go up and down. These are flat premium products. And once somebody signs up, they can feel good that their premiums are going to stay the same year after year.

But where their premium starts is just getting a quote. So go out to myquote.assurity.com and get your own quote for CI - I personally own CI - I believe in the product. I think one of the first things that most people do is go out and see what that quote would be for themselves, and so we welcome you to go out to that

Critical Illness

SALES KIT

website. If anyone's interested, we can send out those links, but it's myquote.assurity.com. We've got all of our products out there and you'll see critical illness and the new product being one of them. You can go out to the states that are approved right now, which we've got about 26 states, and more to come. We've been working on filing and objections with the major states. We're seeing them roll in every day.

But go out get your own quote. You'll see that you can do full add-ons to any of the riders Ryan mentioned.

And when we present a quote, we do a good-better-best mode right now on this quote engine. So right now, your options would be for \$10,000, \$25,000, or \$50,000. And if you're somebody really in this market and really in this space, we will custom-make these quote engines for different brokerages and agency offices. We won't do it typically for an individual agent, but if you wanted to see your brand and logo on one of these quoters that you could send to a consumer in a link, we can get those up and running really quickly, like within a week of an approved request. Again, we're just trying to make things easier for you during enrollment season. Most people – we know critical illness isn't the first product they're selling. So if it's the second, third, or fourth product they're selling, in order to get consideration, we want to make that really as easy as possible.

Another thing to check out - all these marketing materials we have, whether you're reaching out to your regional or just going out to criticaloutlook.com. We've stored all these things outside of the logins, so you're not wasting time trying to remember what that password is to the 20th carrier that you're having to deal with. Now, go out here and you'll see all those materials and hopefully you'll keep a bookmark because during this enrollment season, we're going to continue to add more things hopefully to make your prospecting life a little bit easier.

And the last shameless plug we'll have from a marketing standpoint is we've been creating podcasts, things that when you're out on the road, you can sit back relax and listen to. And we've got a really good one on critical illness. One of our colleagues that sells for us, one of our business partners that's out there is Chet Marko. Chet runs an agency out in Texas that's been doing a lot of CI business, so getting tips from them – not listening to us, the folks back in the carrier ivory tower, but those folks who are your peers out there who are dealing with these subjects every day – go out and get a listen from one of your peers, getting more tips and advice on how to really get into this product.

Q&A

Do premiums increase on this product?

This is one of those things it's always better to buy when you're younger, even though people think it won't happen to them. No, premiums do not increase with age on this product. They are locked in that time of approval.

Critical Illness

SALES KIT

How do you find out state approvals?

Our sure link behind our login is where we have all of our state approvals. So if you're licensed or appointed with us, there's a map that we keep updated as soon as we get a new state approved. If you're somebody that isn't licensed and appointed with us and it's interesting, reach out via email or we'll get you in touch with the regional if we do we have a state approval in your backyard.

What if the new product is not approved for your state?

Check to see if the old product is approved. The flavor of the product would be a little different, but you could actively still sell a product with Assurity in your state.

How do we see our CI product compared to others?

I think most critical illness products are fairly similar in the approach. They're going to pay a lump sum based on covered conditions. Other companies might have a different list of covered conditions than us, but ultimately those generally are very similar. But it really comes down to process and then pre-existing conditions, and getting products placed.

So the scenario would be, okay, I've got somebody that has cancer or had that first treatment, they know they need CI or a type of coverage. Some other companies will just sell you cancer insurance or heart attack insurance. Stroke usually isn't taken on by itself, but at Assurity we don't look at it quite that way.

What we would look at is, hey, I've got somebody who had cancer, but they really want heart attack coverage. If an app is submitted, we have the ability in our underwriting process, even on a simplified basis, to review that quickly and maybe carve out the pre-existing conditions. So wouldn't be covered for that, but everything else would be covered. So that's a bit unique in how we handle that process and ultimately for pre-existing conditions.

Our waiting period for cancer on this product would be 30 days, where some other people might be a little bit different depending on condition. But all conditions other than cancer would be covered immediately from the time the app would be processed. So that can be a little bit different.

And then price, we are very price-competitive. We have very competitive commissions on this, so we feel good about how we stack up in the market. I feel very good price-wise how we stack up in the market.

How do you know what illnesses are covered?

If you go out to criticaloutlook.com – that would probably be one of the better places just to see, highlight-sheet wise. You can download that right now, see what are the base things that are covered, and then Ryan also mentioned we have a rider that extends that to a lot of other conditions. So you can definitely cover a wider range, but that just lists them out today. Your best bet is to go out to criticaloutlook.com, take a look, and see what conditions are covered and if that makes sense for what you're looking at for your client.

How Insurers, and Agents, Can Keep Critical Illness Insurance Sales Growing

The head of a critical illness insurance group talks about how he sees the product's future.

By **Jesse Slome** | March 23, 2020



(Credit: Thinkstock)

The market for cancer-only and comprehensive critical illness insurance offers enormous opportunity for growth if insurers adopt some sound practices and avoid some of the missteps that impacted other insurance lines.

According to the latest data gathered by my organization, the American Association for Critical Illness insurance (AACI) (blank), about 6 million Americans have some form of critical illness insurance protection. Most purchased coverage through the worksite with some 1.5 million new certificates or individual policies sold last year.

Resources

- ***A copy of an AACI commentary on stroke and survival is available here (<https://criticalillnessinsuranceinfo.org/news/cancer-risk-men/>).***
- ***An article about y is available here (<http://www.thinkadvisor.com>).***

The potential for sales growth primarily lies with effectively targeting the 88 million Gen Xers, those born between 1965 and 1979, who are currently between 40 and 54 years old as well as the 71 million Millennials, those born between 1980 and 1997.

Success, I believe, lies with a combination of three elements: price, access and tying the messaging into real need as opposed to fear.

Let's start with messaging. Much of the marketing for critical illness insurance in the United States solely focuses on the risks, which are real. These are tied strictly to the inability to pay health care costs such as deductibles and uncovered expenses. Outside of the United States, however, in countries where critical illness insurance penetration is far greater, much of the messaging ties the real risk directly to the inability to make mortgage payments following the diagnosis of a covered illness.

The association has just re-launched our website and will shortly begin an ongoing consumer awareness campaign. A key part of our messaging will be encouraging consumers to consider sufficient critical illness insurance benefits to cover one year, or at most two years, of mortgage payments.

Price is always a critical component in the buying decision. The current market and the risk of another imminent recession make price even more critical. Indeed, studies show that the average premium paid for new critical illness insurance bought through the worksite is roughly \$25 per year. Part of the reason sales in the individual marketplace have never approached worksite sales levels is attempts by well-meaning insurance agents to sell larger policies with associated higher premiums. For the most part, those efforts have met with disappointing results.

Finally, access, I believe, will be critical in the years ahead. In an age where consumers can buy everything online, a simple-to-understand product like cancer insurance or critical illness insurance is an ideal product for the direct-to-consumer marketplace. It's not a matter of who steps up to implement such efforts, it's merely a question of how many will and who will be the first and who will be the last.

A recent analysis of international critical illness insurance sales projected the critical illness insurance market would grow by about 16% between now and 2024. I believe that number falls on the conservative side and that the number of U.S. policyholders could well reach 10 million by 2025. It's the right solution for two generations that have the need. All they need is the knowledge and the access.

— Connect with ThinkAdvisor Life/Health on Facebook

(<https://www.facebook.com/ThinkAdvisorLifeHealth>), **LinkedIn**

(<https://www.linkedin.com/groups/4076899>) **and Twitter** (https://twitter.com/Think_Allison).

Jesse Slome is founder of the American Association for Critical Illness Insurance (<https://criticalillnessinsuranceinfo.org/>). He is also director of the American Association for Long-Term Care Insurance and the American Association for Medicare Supplement Insurance.



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Assurity®

Critical Illness Insurance

Seller's Guide





Assurity has been part of the development of critical illness insurance since the product's beginning. Sales growth for CI is projected to increase 22 percent annually, according to Gen Re.¹

Capture that growth by using this guide for a fresh, no-nonsense approach to selling our product, which we've designed with simplicity in mind – both for you and the client.

.....

Where we fit best

- ☒ 25- to 55-year-old working Americans
- ☒ Household incomes of \$35,000 to \$150,000
- ☒ Any gender or ethnicity
- ☒ May be single, but more likely have one or two dependents
- ☒ Post-fulltime education and pre-retirement

In this guide:



**Opportunities in
today's market**



**Questions to ask
your client**



**Features, facts and
fact finder**



Tools to help you sell

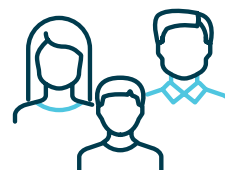


Underwriting made easy

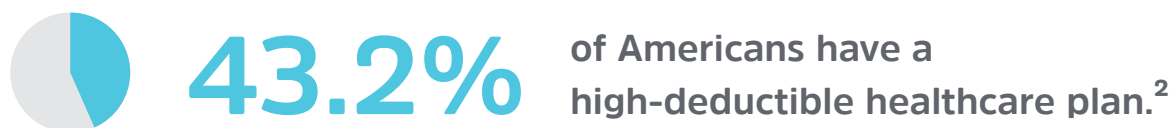


Tips for closing the sale

Opportunities in today's market



The rising costs of healthcare, coupled with high deductibles, are leaving many middle-class Americans who face cancer, heart disease and other serious illnesses with thousands of dollars of debt.



Thousands are turning to crowdfunding websites like GoFundMe for help.



The need is real. Think of the difference \$30,000 could make for a person who has just been diagnosed with a serious illness. There's never been a better time to sell critical illness insurance.



Did you know

Google searches for critical illness insurance average between 15,000 and 30,000 per month. These numbers peak during open enrollment season.⁵

Questions to ask your client



Crowdfunding may not be the solution to high healthcare costs, but it can be a conversation starter. Here are some questions to ask your client when bringing up the need for critical illness insurance:

When was the last time you saw someone ask for financial help on social media?

How is your budget handling higher deductibles and healthcare costs?

When was the last time you felt you had options with your health insurance plan, or were sure what your plan would pay you?

If you or your spouse became seriously ill, wouldn't you want to be able to afford the best treatment options available?

Assurity's Podcast: Tips from the Insurance Pros

Listen on the Assurity.com Agent Center, Spotify or Apple Podcasts. Hear producers and other experts share their advice for approaching clients.



Features, facts and fact finder



Arming yourself with information during the sales process is key to your success. Today, most consumers conduct online research before meeting with you. Proving your product knowledge and personalizing each case to meet their needs shows your true value and helps to further gain their trust.

Key Features: Assurity Critical Illness Insurance

- **Flexible lump-sum benefit amounts:** from **\$5,000 to \$75,000 for simplified underwriting** (full underwriting for amounts from \$75,001 to \$500,000); **18 to 70 (age last birthday)**
- **Covered conditions:** include **cancer, heart attack*, stroke, advanced Alzheimer's**, organ transplant, kidney failure and more
- **Multi-benefit payout:** Unlike other CI policies that are “one and done,” ours **pays for each different critical illness covered in the policy if the diagnosis is separated from the prior critical illness by at least six months.**
- **Waiting period:** No benefits will be paid for diagnosis of invasive cancer or non-invasive cancer during the first 30 days of the policy. Coverage begins immediately for all other covered conditions.
- **Return of premium options:** If your client dies from a cause other than a specified critical illness, their premiums will be paid to their beneficiary. A return of premium rider is also available, which returns a percentage of premiums if the policy is canceled or lapses.

* Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Key Facts: Critical Illnesses and Growing Needs

66%

of all U.S. bankruptcies are tied to medical issues.

American Journal of Public Health Report, 2019

61%

**of Americans don't have savings to
cover an unexpected \$1,000 expense.**

Bankrate's Financial Security Index, January 2021

53%

**of insured Americans are worried about being
unable to cover their health insurance deductible.**

Kaiser Family Foundation, Americans' Challenges with Health Care Costs, 2019

The median cost of
hospitalizations from a
heart attack is
more than \$53,000.

American Heart Association,
November 2017

Patients experience the
highest out-of-pocket costs in the
first 1-3 months
after being screened and
diagnosed with cancer.

American Cancer Society,
Cost of Cancer Report, April 2020

These facts can be useful information for you and your client. Posting them on social media and offering a way to solve this problem can help you prospect.

Fact Finder: Sales Scenario

Illustrate the true value of critical illness insurance with your client.
Here's an example:

Sarah is **41, married** and has two school-aged daughters. She is a teacher making **\$58,000 annually** and has a **high-deductible healthcare plan**.

Critical Illness Insurance Fact Finder

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum

In 2022, the upper limit is \$7,050 for an individual and \$14,100 for a family.⁶

\$14,100

Total amount available in Health Savings Account

—

\$2,500

Subtotal =

\$11,600

2. Replacement Funds

Estimate **3 months**
of recovery time.

Monthly Income (3 months)

\$13,350

Monthly Expenses (3 months)

Mortgage or rent

+

\$4,500

Credit card payment

+

\$675

Car loans & other debt

+

\$1,200

Subtotal =

\$19,725

Minimum coverage recommended

=

\$31,325

Total monthly cost for \$35,000 benefit

\$31.71

Total monthly premium cost with Return of Premium Rider added

\$43.44

**Amount Sarah would need to save each month to cover
out-of-pocket maximum***

\$1,240



Sarah thought she was in great shape with her coverage.

She was happy to save about \$100 a month in her health savings account (HSA), and her company contributed to her HSA each year as well. But a major illness would quickly wipe out her HSA balance and leave a real financial gap.

The numbers show how affordable it can be for Sarah and her family to close the gap if illness strikes. **For \$43.44 a month – less than the cost of one meal out with her husband and children** – she can rest assured knowing she'll have enough money to cover day-to-day expenses and any other unexpected costs.

Sarah also knows because she added the Return of Premium Rider, she will get some of her premiums back if she never needs her policy.

Using this simple approach personalizes the coverage amount for your client and shows how you can help them with an affordable policy.

Illustration based on a 41-year-old female, Non-Tobacco

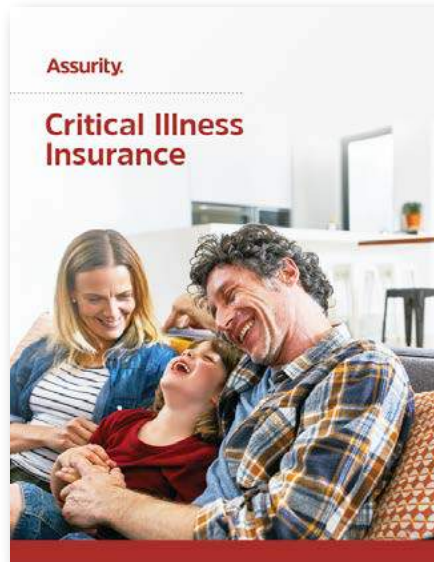
* Calculation based on the HSA amount of \$11,600 needed divided by 12 months.

Tools to help you sell



Educate your client about the need for critical illness insurance.

Get these tools and more on assurity.com/critical-outlook.



Overview brochure



One-minute video



Summary flyer

The worksheet is titled "How Much Critical Illness Insurance Do I Need?". It provides a structured way to calculate the needed coverage. Section 1, "Health Expenses Due to Illness", includes a field for "Out-of-pocket healthcare coverage minimum" and a "Total amount available in Health Savings Account". Section 2, "Replacement Funds", includes fields for "Monthly Income (3 months)", "Monthly Expenses (3 months)", and "Subtotal". A "Minimum coverage recommended" field is provided at the bottom. The footer contains a disclaimer and the date 5/4/2019 10:15.

Needs worksheet

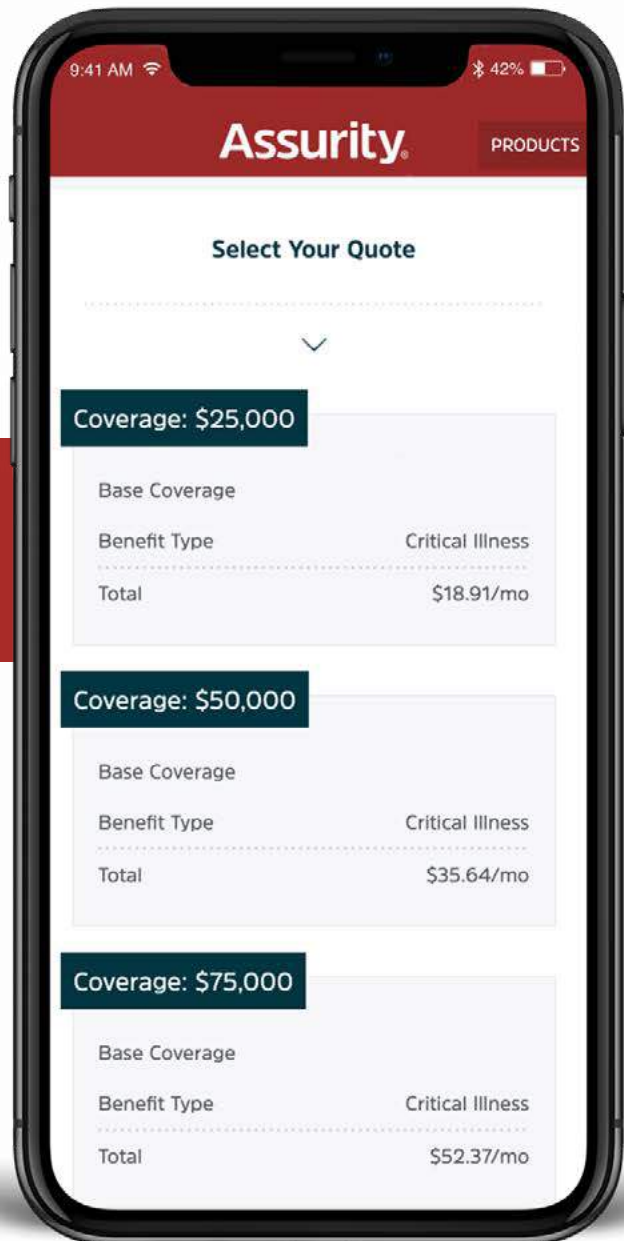
Use Our Quick Quoter

Show the need for protection in the palm of your hand.

After answering a few easy questions, our CI Quoter:

- ☑ **provides three customized coverage options**
- ☑ **educates your client** and expands coverage with optional riders
- ☑ **emails the quote** to both you and your client, helping you continue the conversation

Start using the quoter today:
myquote.assurity.com/ci



Underwriting made easy



Get your business on the books faster and easier with **simplified underwriting for benefit amounts up to \$75,000.**



Easy E-App, No Exams

With just a few simple health questions, your client can complete the application in minutes and get an **instant decision.**



Quick Policy Delivery

With an average **2-day turnaround** for apps in good standing, our quick policy issue makes you money and gets your client the coverage they need faster.



\$100, 4-day Guarantee

We're so confident in our simplified underwriting process, we guarantee our results.⁷

Does your client have past health conditions? Don't stop the sale.

A past diagnosis of cancer or heart disease/stroke doesn't mean your client can't get coverage. With underwriting review, your client may still qualify and be protected against other covered illnesses.

One Product, Two Underwriting Paths

A streamlined experience means one critical illness product for both simplified and full underwriting. Full underwriting is needed for benefit amounts from \$75,001 to \$500,000.

Download our underwriting guide at assurelink.assurity.com.

Tips for closing the sale



Overcoming Objections

Many insurance professionals find a Q&A approach helpful when overcoming common objections to critical illness insurance. You can help your client understand their need and the true value of the coverage by listening and asking questions.

Objection:

I am healthy — this won't happen to me.

Ask the following questions to help your client realize **the need is real**.

1. Do you know someone who has been diagnosed with cancer, heart attack or stroke?
2. Did their diagnosis come as a surprise?
3. Was it tough emotionally or financially for them, their family or their business?
4. Would you want to feel more empowered in this situation?

Objection:

It's too expensive.

Ask the following questions to help your client realize the **policy's true value**.

1. Do you know your maximum out-of-pocket amount on your healthcare plan?
2. Do you have a health savings account?
3. Do you know how much you would need to save each pay period to cover your deductibles or maximum out-of-pocket expenses?
4. Should we compare that amount to the cost of this coverage?
5. Did you know this plan has an optional return of premium rider? If you never use it, you can get some of your money back.



Attach Value to Critical Illness Funds

It's not enough that your client understands they can do anything they want with the CI benefit amount. Providing specific expenses they could use the money for will help them understand how critical illness protection can help them personally rather than in some abstract way.

They need to understand CI offers them more than money:

- Options and choices
- Some control when they feel they have none

Tie It All Together

Tell a story: People connect to stories. Your social media feed and television are filled with stories of people who faced a critical illness but lacked the resources to get the treatment they really needed. You may even know someone personally whose life was changed by a critical illness – share their story.

Share statistics: Stats rarely sell insurance, but they can support the importance of why your client needs coverage. Figures on out-of-pocket expenses, costs of cancer treatments and even medical bankruptcy are all valuable in helping to frame the discussion with your client.

Emphasize the need: More people are surviving than ever before, but healthcare costs also continue to rise. Your client may not fully understand this reality, let alone the huge strain on finances a critical illness may bring. Remind them why this coverage is not a luxury, but a necessity.

Make it personal: Ask your client what they'd do if their spouse needed expensive out-of-network care, but couldn't afford it. If they're ever faced with hard times, having extra cash on hand can give them peace of mind now and into the future.

Be confident: When you're working with Assurity, you're working with a carrier that puts people and planet first. As a mutual organization and a Certified B Corporation, we're committed to using our business as a force for good.



Get started growing your sales today! Our team is ready to help and just a phone call away.



Why we're different.

Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.

Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

Customer Service

800-276-7619
Ext. 4264

Find out more

assurity.com

Certified



This company meets the
highest standards of social
and environmental impact

Corporation

1. Gen Re, "2018 U.S. Critical Illness Insurance Market Study Shows Continued Strong Growth," Sept. 11, 2018

2. CBS News, "Higher health insurance deductibles a sickening trend for Americans," June 13, 2019

3. www.gofundme.com/start/medical-fundraising

4. Chicago Tribune, "Medical GoFundMe campaigns are a symptom of a sick health insurance system," Aug. 2018

5. Data source: Google Trends, Sept. 2021

6. HealthCare.gov, "Out-of-pocket maximum/limit," 2021

7. Your qualifying simplified underwritten application will be processed and the policy mailed within four business days, or the writing agent will receive \$100. The writing agent must be contracted with Assurity and properly licensed and appointed.

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CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage. If this description conflicts in any way with the terms of the policy, the terms of the policy prevail. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

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Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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Sales Idea

Critical Illness Insurance for Families



Client Scenario

Brian, 42, lives with his wife and daughter in Lansing, Michigan. A human resources manager for a mid-sized company, he feels good about their financial security. They stay on top of their credit card bills, save for retirement and own life insurance without a living benefit.

Concerns

Both his parents are struggling with health problems, so Brian has realized he can't take their good health for granted. When his insurance representative asked how a critical illness would impact his family, it struck a chord. Would they be able to pay for everyday expenses? How much time would he need off from work? Would they need to dip into their nest egg?

Solution

Brian buys an Assurity Critical Illness Insurance policy with a \$50,000 lump-sum benefit. He qualifies for simplified underwriting and is pleased to receive his policy within a few days. Brian likes the extra security of knowing his family will have a financial cushion, if he has a critical illness.

\$59.52 /mo. **Base policy, Male, Non-Tobacco¹**

1. Illustration based on a 42-year-old male, Non-Tobacco.

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Sales Idea

Critical Illness Insurance for a Stay-at-Home Parent



Client Scenario

Lauren is a 34-year-old mother of two in Wichita, KS. After the birth of their second child, Lauren and her husband James decided she would stay home to raise their boys. The couple has been adjusting to one income, and the ins and outs of their high-deductible health insurance plan.

Concerns

When Lauren visited her mom for a few days, James got a taste of what it would be like to juggle work, home and family. It made the couple wonder what would happen if she got a serious illness. What would they do? How would they afford it? Lauren and James want a backup plan to help protect their family.

Solution

The couple buys Lauren a Critical Illness Insurance policy with a \$25,000 lump-sum benefit. If Lauren suffered a covered critical illness, they'd have a financial cushion. The couple could use it to help cover their deductible, medical bills, daycare and other every day expenses.

\$17.13 /mo. **Base policy, Female, Non-Tobacco¹**

1. Illustration based on a 34-year-old female, Non-Tobacco.

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5 Reasons Why You Should Sell Critical Illness Insurance

More and more Americans are turning to crowdfunding sites like GoFundMe to cover the rising costs of healthcare. We've made it easier than ever for you to offer them an alternative.

Why add Assurity Critical Illness to your portfolio:

1. Do you want to make more money from your current client list?

Earn commissions up front and at renewal.

2. Are you interested in a product with double-digit sales growth?

The individual CI sales market is predicted to grow 22% annually.¹

3. Do you want to have easy-to-use lead generation tools at no cost to you?

Our online Critical Illness Quoter can be personalized for your business and the leads go directly to you.

4. Will your clients continue to pay more for health insurance and out-of-pocket costs?

High-deductible healthcare plans and "cost sharing" are becoming more and more the norm for your clients. If a serious illness strikes, most are ill-equipped to pay for it.

5. Are you interested in ramping up your 4th quarter sales?

Enrollment season is fast approaching and your clients are in the market. Take advantage and close the year out right by adding critical illness to your product portfolio. Act now: We are ready to help and just a phone call away.

Simple process, simple promise

Our new critical illness product comes with simplified underwriting:

- ☑ **Benefit amounts up to \$75,000**
- ☑ **5 easy health questions – no exams**
- ☑ **Average 2-day turnaround for apps in good standing**

And if we don't reach our new business processing goal of 4 days, we'll pay you **\$100, guaranteed.**²

Take 15 minutes today to talk to your high-deductible healthcare clients about Assurity Critical Illness Insurance. It's protection they need – and a great way for you to build your book of business.

1. "2018 U.S. Critical Illness Insurance Market Study Shows Continued Strong Growth." Gen Re, Sept. 11, 2018.

2. Your qualifying simplified underwritten application will be processed and the policy mailed within four business days, or the writing agent will receive \$100. The writing agent must be contracted with Assurity and properly licensed and appointed.

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Policy Form No. I H1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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Assurity®

Critical Illness Insurance



Peace of mind when you need it most

You want the freedom to live your life your way — and that's worth protecting. Should you ever face a critical illness, you'll want the freedom to focus on what's most important: your recovery.

Help prepare with an Assurity Critical Illness Insurance policy. After a diagnosis of a covered illness, you'll receive a payment. Use the money however you choose to cover costs and ease your financial worries.

Money to use how you want



Deductibles and copays/coinsurance



Lost income from missed work



Everyday expenses - mortgage/rent, utilities, childcare



Experimental treatments and travel



How it Works

1

You learn you have a covered illness or condition.

2

Submit your claim to Assurity.

3

You receive a cash benefit.

Designed for you

- Instant decision — no medical exams or labs — for benefit amounts from \$5,000 to \$75,000
- Full underwriting for benefit amounts from \$75,001 to \$500,000
- Additional payments if diagnosed with another illness after six months¹
- Guaranteed renewable for life
- Purchase more options for an additional cost, such as a return of your premium or an automatic increase² to your benefit amount³

Covered conditions

- | | |
|--|--|
| <input checked="" type="checkbox"/> Heart attack ⁴ | <input checked="" type="checkbox"/> Kidney (renal) failure |
| <input checked="" type="checkbox"/> Coronary artery bypass surgery | <input checked="" type="checkbox"/> Major organ transplant |
| <input checked="" type="checkbox"/> Angioplasty | <input checked="" type="checkbox"/> Advanced Alzheimer's disease |
| <input checked="" type="checkbox"/> Stroke | <input checked="" type="checkbox"/> Paralysis |
| <input checked="" type="checkbox"/> Invasive cancer | <input checked="" type="checkbox"/> Coma |
| <input checked="" type="checkbox"/> Non-invasive cancer | |

Please consult your policy for specific covered conditions and details.

When faced with a critical illness, you'll have enough on your mind. Assurity Critical Illness Insurance gives you the freedom to focus on your recovery, not your finances.



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

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1. Additional critical illness cannot be caused or contributed to by a critical illness for which benefits have been paid.
2. Return of Premium Rider will pay a returned premium benefit, minus any policy and rider benefits paid, upon policy cancellation, policy lapse or the insured's age 75.
3. Increasing Benefit Rider increases the benefit amount by 5 percent of the initial benefit amount on each policy anniversary for 10 years.
4. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Conditions, Limitations and Exclusions

The following limitations and exclusions apply to the policy as approved in most states. Limitations and exclusions may vary by state. For a list of all limitations and exclusions, refer to the actual policy.

Pre-existing Condition – Assurity will not pay benefits for a critical illness that is caused by a pre-existing condition unless the date of diagnosis is after this policy has been in force for 12 months from the issue date or last reinstatement date.

Reduced Benefit After Age 70 – On the policy anniversary immediately following the later of the insured's 70th birthday, or three years from the policy's issue date, the policy benefit amount will be automatically reduced by 50 percent. This will be the benefit amount available for the remaining years the policy is in force.

Exclusions – Assurity will not pay benefits for conditions that are caused by or are the result of the insured person: being exposed to war or any act of war, declared or undeclared; actively serving in any of the armed forces or units auxiliary thereto, including the National Guard or Army Reserve, except during active duty training of less than 60 days; engaging in hang-gliding, hot air ballooning, bungee jumping, parachuting, scuba diving, sail gliding, motor vehicle racing, parasailing, parakiting, mountain or rock climbing, B.A.S.E. jumping, sky diving or cave diving; being addicted to drugs or suffering from alcoholism; being intoxicated (as determined by the laws governing the operation of motor vehicles in the jurisdiction where loss occurs) or under the influence of an illegal substance or a narcotic (except for narcotics used as prescribed to the insured person by a physician); committing or attempting to commit a felony; being incarcerated in a penal institution or government detention facility; engaging in an illegal occupation; intentionally self-inflicting an injury; or committing or attempting to commit suicide, while sane or insane.

NOT AVAILABLE IN NEW YORK.

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Policy Form No. I H1820 and Rider Form Nos. R I1821, R I1822, R I1824, R I1825, R I1826, R I1827, R I1828, R I1829 and R I1830 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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A photograph of a man with glasses and a beard, wearing a denim jacket, high-fiving a young girl with blonde hair in a kitchen setting. The background shows a window with greenery outside.

Help cover costs and ease financial worries

Critical Illness Insurance

Medical advancements are improving the fight against critical illnesses like cancer, stroke or heart attack, but bills can follow survivors long after.¹ Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated **40 percent of Americans racked up debt resulting from a medical issue.**²

A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when you're first diagnosed with a covered illness or medical condition. Because you're paid directly, there are no limits on how you spend the money — pay medical expenses or everyday expenses.



Freedom to use the money how it helps you most

- Deductibles and copays
- Prescriptions and medical treatments
- Providers or treatments not covered by your health plan
- Mortgage and childcare
- Replace a spouse's income while they're by your side
- Travel for care for treatment

How it Works

1 Buy a critical illness policy
Benefit amounts can range from \$5,000 to \$75,000.

2 Submit a claim
You are protected if you're diagnosed with a first-ever covered illness or condition.

3 Get paid
Assurity pays a lump-sum benefit directly to you.



Helping people through difficult times

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1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.
2. The Motley Fool, "This Is the No. 1 Reason Americans File for Bankruptcy." By Maurie Backman, May 1, 2017.

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Policy Form Nos. I H0810, CI 005, I H0820, CI 007 and I H1820 underwritten by Assurity Life Insurance Company, Lincoln, NE.

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A photograph of a family—a man, a woman, and a young child—sitting on a grey couch in a bright, modern living room. The man is laughing heartily, looking towards the child. The woman is smiling down at the child. The child is also smiling. The room has light-colored wooden floors and a patterned throw pillow on the couch.

Protect your mortgage

Critical Illness Insurance

A home for your family will likely be the largest investment you ever make. You do a lot to keep it safe and sound, from installing new windows and plumbing to ensuring its foundation stays stable for decades to come.

But what about your own well-being?

If you or your spouse had cancer, a heart attack or other serious illness, you'd want to focus on your recovery – not on how you'd pay your mortgage.

Assurity's Critical Illness Insurance can help relieve financial strain while you recover from cancer, a heart attack or stroke, or several other serious conditions and procedures.¹

Just think: A \$1,500 monthly mortgage could be covered for two years with a critical illness insurance policy with a \$36,000 benefit amount. That's protection for your home – and your financial well-being – for both you and your spouse for less than \$2.50 a day.²

When you're faced with a devastating illness, you'll have enough on your mind already. An Assurity Critical Illness Insurance policy allows you to focus on what's most important: getting better.

1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

2. Illustration based on a 42-year-old male, Non-Tobacco and 38-year-old female, Non-Tobacco.

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How Much Critical Illness Insurance Do I Need?

Critical illness insurance allows you to focus on recovering from a serious illness without the financial stresses of day-to-day living. Work through these areas of need to determine how much coverage may be right for you.

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum

In 2020, the upper limit is \$8,200 for an individual and \$16,400 for a family.¹

Total amount available in Health Savings Account

Subtotal =

2. Replacement Funds

Estimate **3 months** of recovery time.

Monthly Income (3 months)

Monthly Expenses (3 months)

Mortgage or rent

+

Credit card payment

+

Car loans & other debt

+

Subtotal =

Solution: Critical illness insurance benefit amount you may need (add subtotals in sections 1 & 2)

=

1. HealthCare.gov, "Out-of-pocket maximum/limit," Oct. 2019

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Freedom to focus on you

Critical Illness Insurance

Routine checkups and screenings are part of keeping your health and wellness on track. For most of us, we just check them off after they're done and forget about them. For others, they may uncover something unexpected like cancer. Either way, it can be hard to feel secure until we get our results back.

Thankfully, more women are surviving cancer than ever before. What may surprise you is the growing need for financial help after facing a serious illness. Rising healthcare costs and high-deductible healthcare plans are passing on more costs to people. Faced with hard times, raising money through websites like GoFundMe is becoming more and more common.

There's a better way. Critical illness insurance will pay money directly to you should you face a serious illness like cancer, heart attack¹ or Advanced Alzheimer's disease. **The policy provides money you can use any way you wish, such as:**



**Deductibles and
copays/coinsurance**



**Lost income from
missed work**



**Everyday expenses —
mortgage/rent,
utilities, childcare**



**Experimental
treatments
and travel**

Take control and give yourself more options and choices. Talk to your insurance professional today to learn more about Assurity Critical Illness Insurance.



Helping people through difficult times

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Find out more

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INSURANCE

Providing All the Tools for Your SuccessSM

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we provide a small local agency feel with the power of a major national firm.

Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.

Contact Us

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