



WARNER FINANCIAL GROUP

# CRITICAL ILLNESS

## Who needs Critical Illness insurance and why?

Critical Illness insurance is insurance that pays a lump sum benefit upon diagnosis of a critical illness (cancer, heart attack, stroke) or condition. A critical illness insurance payout helps your clients avoid the financial strain that a major illness can create so they can focus on their recovery.

## Critical illness statistics:

805,000 Americans suffer from a heart attack each year. 795,000 Americans suffer from a stroke each year. Over 92 million Americans are living with some form of cardiovascular disease or the after-effects of a stroke. 1,806,590 Americans are diagnosed with cancer each year.

## What type of policy should I get?

There are many options out there for Critical Illness insurance. Weighing the pros and cons of each type of policy is something we can assist you with. A Cancer policy is an excellent way to ensure peace of mind, but many policies are inclusive and can cover your client in the event of a heart attack or stroke as well.

## What are the benefits of a Critical Illness policy?

In the event a critical illness is diagnosed, the beneficiary is awarded a lump sum which can be used to cover extensive medical costs, bills, mortgage payments, etc. Coverage typically runs from \$5,000 - \$100,000, and terms of the policy can be from 10 - 30 years depending upon the carrier and policy chosen.

## Get in touch with us.

We're here to answer all your questions about critical illness, and to help you select the right coverage for your needs. We work with A rated carriers and our goal is to find you the most cost-effective solution, based on your health and financial situation.

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