



# SIMPLE STRATEGIES TO PROTECT YOUR LIFESTYLE

<http://www.criticalillnessplanning.com>

WHAT CAN YOU DO TO HELP PREPARE FOR A CRITICAL ILLNESS AND THE RESULTING FINANCIAL COSTS?

3 simple strategies can help you reduce your risk and protect your family's lifestyle!



## RISK ASSESSMENT AND MITIGATION

 EVERY 25 SECONDS an American suffers a coronary event

 EVERY 34 SECONDS an American suffers a heart attack

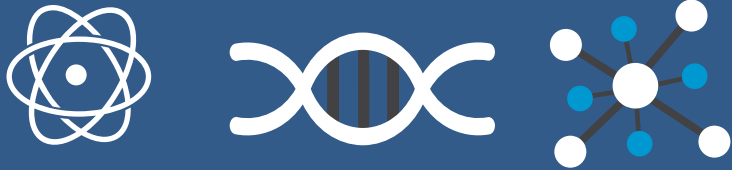
 EVERY 40 SECONDS an American suffers a stroke

 EVERY 67 SECONDS an American develops Alzheimer's <sup>1</sup>

 Your environment can also have an impact on your likelihood of future illness.

HOWEVER, YOU WILL NEVER KNOW IF OR WHEN IT IS GOING TO BE YOUR TIME. SO HOW CAN YOU PREDICT YOUR RISK?

 High-stress work places add extra strain on the mind and body, reducing its ability to fight off illness.

 Genetics are powerful predictors of future health, and your family's medical history can provide insight regarding your risk of developing certain illnesses.

 Your lifestyle and health habits: Eat right and get enough exercise, stop smoking or drinking and go to the doctor regularly.



## BE FINANCIALLY PREPARED



HOW MUCH DOES IT COST TO FUND A SUCCESSFUL RECOVERY AND YOUR MAINTAIN YOUR LIFESTYLE?

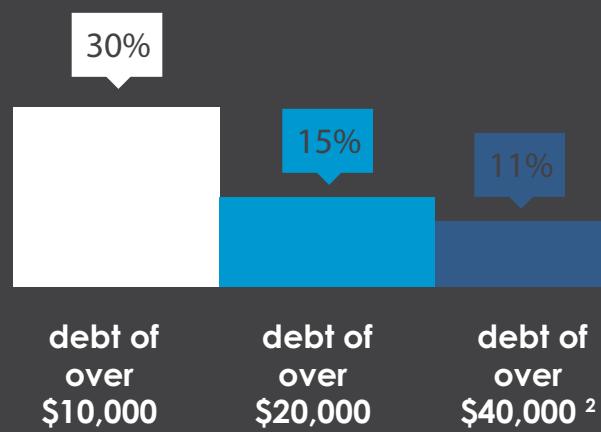
IS SAVING THE RECOMMENDED AMOUNT EVEN POSSIBLE BASED ON YOUR CURRENT EARNINGS?

“A critical illnesses can reduce a family's income by more than \$12,000 in the first year alone!

First, look at how much of you have saved in comparison to what you make:  
**Total Savings/Annual Income = X**

% of cancer survivors surveyed reported:

Next, compare your annual income to you total debt:  
**Total Debt/ Annual Income = X**



Age	Saving to Annual Income	Debt to Annual Income
30	1.1	1.7
35	1.2	1.5
40	2.5	1.25
45	4.1	1
50	6.1	0.75
55	8.5	0.5
60	11.4	0.2
65	15	0



## COVER YOUR ASSETS

LEVERAGE CRITICAL ILLNESS INSURANCE FOR PENNIES ON THE DOLLAR!



### PREMIUM

Where the price of your policy is concerned, it is a good idea to secure a plan that sticks to the middle of the road.



### AMOUNT

\$50k, \$100k, \$200k  
What amount would you need to maintain your family's lifestyle and cover medical costs if you are unable to work.



### COVERED CONDITIONS

A good policy should cover the largest number of conditions possible, without costing too much.



Download Your Copy of the Planning Guide:

<http://www.criticalillnessplanning.com>



SOURCE:

1 - American Heart Association, Heart Disease and Stroke Statistics – 2011 Update

2 - Insights from Survivors: Managing the Personal, Emotional and Financial Impact of Cancer. Washington National Institute for Wellness Solutions, 2014