

# A Walk Through Life's Stages

Critical Illness Insurance  
Cancer Insurance  
Heart Attack/Stroke Insurance



Clients come from all walks of life and they all have their own insurance needs. Being familiar with their life stage, and the pain points that generally come with them, can be helpful in building a complete insurance protection plan. Use this guide to help your conversations be as valuable as they can.

	Singles or Young Couples	Families	Retirees (65+)	Business Owners
Concerns and Pain Points	<ul style="list-style-type: none"> <li>Little to no savings</li> <li>Paying for mortgage or rent</li> <li>Gaps in health care coverage</li> <li>Income protection</li> <li>High deductible health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Little to no savings</li> <li>Paying for mortgage</li> <li>Gaps in health care coverage</li> <li>Income protection</li> <li>Providing for family</li> </ul>	<ul style="list-style-type: none"> <li>Increased risk of cancer and/or heart disease</li> <li>Rising health care costs</li> <li>Gaps in health care coverage</li> <li>Having funds available to pay for treatment</li> </ul>	<ul style="list-style-type: none"> <li>Can't risk business expenses due to illness</li> <li>Income protection</li> <li>Business continuity</li> <li>Gaps in health care coverage</li> <li>Elimination period on disability coverage</li> <li>High deductible health coverage</li> </ul>
Critical Advantage Product Fit	Critical Illness Cancer & Heart Attack/Stroke	Critical Illness Cancer & Heart Attack/Stroke	Cancer & Heart Attack/Stroke	Critical Illness Cancer & Heart Attack/Stroke



## Tools for You

Moving clients from prospect to policyholder couldn't be easier with the Critical Advantage Portfolio. Each of these products include the following tools to complete your sales cycle quickly and easily.

Mobile Quote | e-App | Electronic Signature | Auto Submit Application

Get started today!



## Support

If you have any questions, please contact your sales team.