



LIFE CYCLE
FINANCIAL PLANNERS

LIFE INSURANCE

with Living Benefits



LIVING BENEFITS

**Your Life
Insurance Policy
to the rescue!**

WHAT IF...

you experience a serious health incident, such as a heart attack, stroke, or cancer?

Would you and your family be able to maintain its current standard of living?

Life insurance with living benefits enables you to draw against the death benefit of your life insurance policy in the event of a chronic, critical, or terminal illness.

Finally, life insurance that benefits you during your lifetime.



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THE LIVING BENEFITS FOR:

Critical Illness

Chronic Illness

Terminal Illness

All built into the policy at no additional cost



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CRITICAL ILLNESS PROTECTION

The following critical illnesses or conditions are covered under the rider:

Major Heart Attack, Coronary Artery Bypass, Stroke, Invasive Cancer, Blood Cancers, Major Organ Transplant, and others.

CHRONIC ILLNESS PROTECTION

A chronic illness is an illness or physical condition that was initially certified by a licensed healthcare practitioner within the past 12 months and permanently affects the Insured Person so that he or she:

Is unable to perform at least two of the six Activities of Daily Living (ADLs); or requires substantial supervision for cognitive impairment.

ADLs: Bathing, Dressing, Toileting, Transferring, Continence, Eating

TERMINAL ILLNESS PROTECTION

A terminal illness or physical condition that is certified by a physician that may result in the insured's death within 24 months.



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RISK MANAGEMENT

Why are living benefits so important?

Medical Realities Today

91% of elderly citizens have at least one chronic condition, 73% have at least two.

Every 34 seconds, an American suffers a coronary event.

Every 40 seconds, an American has a stroke.

Over 5,000,000 Americans have Alzheimer's disease.

What does this mean for your financial assets?

The average couple retiring at 65 can expect to pay \$220,000 in out-of-pocket medical expenses during retirement.

41% of respondents retired earlier than planned due to a personal health problem.

73% say serious health problems are their biggest concern about living to 100.

61% of Americans are more concerned about outliving their retirement than they are of a premature death.



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TAKING ACTION

The living benefits add no additional cost to your premium and are available on term and permanent insurance. Many consumers are lowering their premiums and obtaining a policy that provides living benefits.

LIC provides a complimentary comparison of your existing coverage. You have nothing to lose, and everything to gain. Pick up the phone and call us today.

INSTALLMENT LIFE
INSURANCE

EQUITY TERM PLUS

PREMIUM FINANCE

JUMBO DEATH BENEFITS

POLICY REVIEW

INCOME PROTECTION

WEALTH PRESERVATION

RETIREMENT PLANNING

BUY-SELL PLANNING

KEY-MAN PROTECTION

LIFE SETTLEMENT
COUNSELING

LIFE INSURANCE
WITHOUT COMMISSION



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