Critical Illness Insurance





Critical illness is an **insurance policy** that pays a **lump-sum** cash benefit upon proof of **diagnosis** of a predetermined list of critical illnesses like **heart attack**, **cancer**, **or stroke**.









- Approximately 38.4% of men and women will be diagnosed with cancer at some point during their lifetimes
- Every 40 seconds, someone in the US has a heart attack
- Someone in the US has a stroke every 40 seconds
- Survival rates for some critical illnesses are as high as 66% *cancer.gov, cdc.gov, 2018

CI is a lump-sum benefit that can help pay for a high health insurance deductible, and no occupational underwriting is involved.

- Easy to understand.
- Accessible to almost anyone.
- Simple application process.

