

# Things Change



Over time, things just get better....  
including your life insurance coverage.

Does your life insurance policy provide benefits while you are alive to help you and your family through critical, chronic and/or terminal illness in ADDITION to supplying a death benefit to your loved ones? **No?** Then it is time for a new model. Take a test drive – you will find that these policies protect your life – and your family through life’s changes.

Consider these facts:

One in two men and one in three women will be diagnosed with cancer in their lifetime.<sup>1</sup>

Every 26 seconds, someone suffers a heart attack.<sup>2</sup>

75% of all people over 40 will become critically ill at some point in the future.<sup>3</sup>

The life insurance policies of the past should be called death insurance because the only way to access the death benefit was to die. With the policies we offer you do not have to die to have access to the death benefit and it can protect you and your family through life’s unpredictable changes. Time to take the wheel and make sure your life insurance still fits your life.

Ask us for a free comparison today



<sup>1</sup> National Cancer Institute, 2009 <sup>2</sup> American Heart Association, "Heart Disease and Stroke Statistics." 2007 <sup>3</sup> Center for Disease Control, 2009