A new benefit was made available at work today that is known as Critical Illness and Injury insurance. The purpose of this coverage is very simple: **it pays money directly to you** in the event of a critical illness like cancer, stroke, heart attack, etc., or an injury (24 hours a day/ 7days a week).

“But we already have insurance” you may be thinking. Great! If you have HEALTH insurance, that means all (or at least a percentage) of your doctor bills and medical expenses will be paid. If you have LIFE insurance that means someone else will receive money if you die. Both of these types of coverage are important, however, neither of them **pay money directly to you** when you need it the most….when you’re sick, injured and the mortgage, car payment, utility bills, and food are still needed. That’s what this is for.

FACTS:

* **1** out of every **2** men and **1** out of every **3** women will be affected by cancer.
* Every **30 seconds** someone suffers a heart attack.
* Every **minute** someone suffers a stroke.
* Over **60%** **of injuries** happen away from work where worker’s compensation does not apply.
* Nearly **50% of mortgage foreclosures** in the U.S. are the result of sickness, while only 3% are due to the death of one of the borrowers.

Here is the message in a nutshell:

None of us are immune. We all have a pretty good chance of suffering one of the conditions covered by Critical Illness insurance. When you (or a family member) suffers a critical illness, you will be faced with a financial challenge that may be as big as the challenge of recovery. Having this insurance will give you the money you’ll need to cope.

One of the best and most unique features of the Family Heritage policy that now protects you is that **it is a Return of Premium policy.** That means that if you beat the odds and stay healthy,

**all of the unused premiums are refunded to you!** If you have a claim, you are covered. If you don’t have a claim, you get your money back. This effectively removes the risk of losing any money by staying healthy. WIN-WIN! Either way **you** come out ahead.

One more fact:

* The average person retains (for more than an hour) about 9% of what he or she hears.

So, please don’t expect your loved one to remember everything he or she heard today about this coverage. If you have questions (which is totally normal) pick up the phone and call me, and I will be delighted to help.

Yours to count on,

**Enter Name Here**

Agent/Team Leader **“If you get sick, we pay you CASH**.

Transparent Financial Inc. **If you stay healthy, we pay you** **BACK**!”

A Family Heritage Provider

**Enter agent cell phone here**