

Sales Idea

Built-in Return of Premium on
Critical Illness Insurance



An outstanding feature of the Critical Illness policy is the built-in return of premium benefit.

The Need

Critical Illness Insurance possesses broad appeal for a variety of reasons. Considering that it covers a number of serious conditions and offers direct payment to policyholders that can be used for everything from gap coverage to travel expenses, it has a little something for almost everyone.

Today's Reality

When your clients buy any insurance policy, there's no way to know for certain whether or not they'll use it. This is a valid concern – although the covered conditions impact millions of Americans per year, there's no guarantee your clients will be affected.

So if you have clients who don't want to pay premiums for something they may never use, a built-in return of premium can help ease their concerns.

The Solution

Our Critical Illness insurance policy includes a built-in return of premium rider. That's like a money-back guarantee. Premiums they've paid minus any policy benefits they've received will be refunded to a beneficiary upon their death. They get the coverage they want with the peace of mind they need.

Here's how it works



If your client, age **40**, buys an individual Critical Illness policy with a lifetime benefit and with a **\$30,000** benefit amount



The client pays the annual premium of **\$714.30**



The client has owned the policy for **8 years** and has never filed a claim. If the client passes away unexpectedly, the beneficiary would receive the total premium paid of **\$5,714.40**.

Ease the Concern

In addition to the built-in return of premium, remind clients of these other great features:

- Flexible benefit amounts ranging from \$10,000 to \$100,000
- Coverage for individual(s), individual plus child(ren) or family
- No reduction of benefits at any age
- A+ Rate Carrier
- Competitive rates

