

Critical Illness Insurance Solution

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Prepared for:

A Potential Solution Using Critical Illness Insurance

Critical illness insurance is a source of funds you can use to help cover the indirect costs that arise when a serious illness strikes. By providing money when you need it most, upon diagnosis of a serious illness (as defined in the policy), critical illness insurance can help relieve worry about your finances so that you can focus on getting well.

Critical illness insurance pays you a lump sum of money upon diagnosis of a covered condition. This money is yours to use for **any purpose**, with no restrictions. For example, critical illness insurance proceeds can be used to pay:

- Mortgage or rent payments, as well as any other bills you may have;
- Health insurance deductibles, coinsurance and/or co-payments;
- The costs of receiving out-of-network medical treatment, including possible travel and lodging expenses;
- Treatments not covered by traditional health insurance;
- Child care expenses during treatment or hospitalization;
- Modifications to your home or vehicle; and/or
- Shorter-term home health care.

Since the premiums paid for critical illness insurance are not tax deductible, the benefits are not considered as income and are received 100% free of income tax.

**Critical illness insurance helps you to survive financially
while physically recovering from a serious illness!**