



Sales Idea

Critical Illness Insurance for a Stay-at-Home Parent



Client Scenario

Kate is a 34-year-old mother of two in Madison, WI. After the birth of their second child, Kate and her husband Austin decided she would stay home to raise their girls. The couple has been adjusting to one income, and the ins and outs of their high-deductible health insurance plan.

Concerns

When Kate visited her mom for a few days, Austin got a taste of what it would be like to juggle work, home and family. It made the couple wonder what would happen if she got a serious illness. What would they do? How would they afford it? Kate and Austin want a backup plan to help protect their family.

Solution

The couple buys Kate a Simplified Critical Illness Insurance policy with a \$30,000 lump-sum benefit. If Kate suffered a first-ever diagnosis of a covered critical illness, they'd have a financial cushion. The couple could use it to help cover their nearly \$5,000 deductible, medical bills, daycare and other ongoing expenses.

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\$20.16 /mo. **Base policy, Female, Select Non-Tobacco¹**

1. Illustration based on a 34-year-old female. Select Non-Tobacco.

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