



# INSURE YOUR CLIENTS' QUALITY OF LIFE

If your client is recovering from a critical illness, the last thing they should have to worry about is their finances.

To emphasize how your clients' lives could be affected if they suffer a critical illness, assess the impact of a life event and ask if they are insured for it. If there is no insurance in place, determine the effect the event would have on their quality of life.

One benefit of this exercise is that clients will acknowledge that suffering a critical illness could have a significant impact on their lifestyle.

Critical illness protection from Empire Life will allow your clients to focus on what is most important... becoming healthy again.

Life Event Analysis for Clients		
Event	Effect on the quality of the client's life	Is the client insured for this event?
A tree falls on your car	Low High	Yes No
The doctor says that you have lung cancer	Low High	Yes No
Your home is broken into and your LCD TV, Blu-ray and iPhone are taken	Low High	Yes No
You have a heart attack	Low High	Yes No
Your basement floods	Low High	Yes No
You suffer a stroke and require home renovations	Low High	Yes No

## Our critical illness protection is available as:

- A stand-alone policy
- A rider on a life policy
- TRILOGY® LIFE PLUS critical illness coverage

For more information on these plans, contact your Empire Life Account Manager.

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