



Summer gives us a chance to slow down and relax a little. Maybe think about the simpler solutions we have for our clients' insurance needs.

Critical Illness is one of those uncomplicated products that delivers a huge benefit at claim time. Real cash, when it is needed most; at the onset of certain conditions that can be life altering for the insured.

Consider your clients who don't qualify for illness in a disability plan, or the employee whose maximum group benefit isn't enough to buy groceries for his family and pay bills for a month, or the client whose parents or siblings were diagnosed with a life threatening illness before age 65? Consider the business clients who are "too busy" to make time for a paramedical examination.

Really simple solutions for these respected clients – Guaranteed Issue Critical Illness - inexpensive, no medicals. Easy for them; easy for you!

Spoiler Alert: Watch the fine print – No questions? What about smoking status? What about issue age limitations? Benefit periods; level premium lifetime of the contract?

I did a very cursory survey of the Canadian companies offering Guaranteed Issue Critical Illness. Most of them claim "No medicals, no questions"; but ask about tobacco use. Others qualify with 3 to 6 questions.

Edge offers Guaranteed Issue Critical Illness with NO health and NO lifestyle questions for up to \$50K!

SECTION 12A		CRITICAL ILLNESS COVERAGE <small>Insured by Chubb Life Insurance Company of Canada</small>	
TIER 1	<input type="radio"/> \$5,000 <input type="radio"/> \$10,000 <input type="radio"/> \$15,000 <input type="radio"/> \$20,000 <input type="radio"/> \$25,000 <input type="radio"/> \$50,000	\$	<u>Monthly Premium</u>
TIER 2 <small>(Additional CI must be purchased in conjunction with CI Tier 1 and complete the Application for Insurance Part 2 - 12B and 14B)</small>	<input type="radio"/> +\$25,000 <input type="radio"/> +\$50,000	\$	<u>Monthly Premium</u>
CHILD CI RIDER <small>(Available with Tier 1 or Tier 2)</small>	<input type="radio"/> \$10,000 per Child	\$	<u>Monthly Premium</u>

Fill in the client's name, address, gender, birthdate and then check the box for amount of coverage. Level premium to age 70. That, my fellow agents is "No questions!" Do the application online! Even easier.

**Standard 24/24 pre-ex and 90 days for cancer diagnosis exclusions.
23 conditions; simple, but with a powerful benefit when your client claims.**

I sell EDGE Guaranteed Issue Critical Illness and more important, have experienced claims. The clients were delighted with the pay out; all but one returned to work within 4 months of claim! It pays and gives your client peace of mind. Clients who have made a claim also continue their contract to use the 2nd Event benefit.

The livin' is easy for both you and your client when a simple solution is applied to a complicated financial problem!

Good Selling,

