



April Showers Bring May Flowers



April Newsletter

April is also “Cancer Month” accompanied by the traditional sale of daffodils to raise funds for research, innovation and treatment.

Good news: global smoking rates have dropped 2.5% in the past 10 years, proving awareness makes a difference.

Not so good: the American Cancer Society warns those born in 1990 have double the risk of colon cancer and quadruple the risk of rectal cancer, compared to those born in the 1950s! There is a suggestion this is lifestyle influence, possibly related to obesity; sedentary lifestyle, less than healthful diet; not enough exercise.

Cancer is the leading cause of death among Canadians

1 in 2.2 males and 1 in 2.4 females will contract Cancer in their lifetime.

Given current population trends, the number of new cancer cases is expected to grow, attributed in large part to the aging population.

As insurance agents, we are in a unique position, being able to offer Canadians insurance products such as monthly Income Replacement for illness, Critical Illness insurance, Cancer Insurance and Guaranteed Issue Critical Illness for those who are not eligible for standard issue due to family history, height/weight ratio and pre-existing conditions.

EDGE Benefits offers Guaranteed Issue and Guaranteed to Issue Critical Illness \$25K to \$100K.

A client with pre-existing medical condition history can have an income replacement plan that includes injury/accident and Guaranteed Issue Critical Illness for a package of benefits. A totally Guaranteed Package.

New from EDGE in 2017

Premium Reduction for Guaranteed Issue Critical Illness effective July 2017

“**Cancer Recurrence**” means, if the insured person has already been diagnosed with Cancer and, while insured, a new diagnosis of Cancer is made, a benefit will be paid, subject to all the policy terms and provisions, if the following conditions have been met:

- More than 60 months have passed since the previous cancer diagnosis; and
- No Treatment relating directly or indirectly to cancer has been received within that 60-month period (treatment does not include preventive medications and follow up visits to the doctor).

Grandfathered for all in force policies since 2010

Many cancers are now curable or managed over a long period of time.

The time of most concern for people who are working and relying on earned income to support lifestyle, is upon diagnosis, when treatment is initiated. Cancer patients most often have exacerbations of the condition and return to active work; periodically and for extended time.

How will you feel being the one and only person in their life bringing cash to bridge the gap while they undergo treatment and move on to recovery?

Offer your clients an opportunity to have the coverage they need when they need it.

Good Selling,

