

Critical Illness Needs Analysis

Protecting your financial security in the event of a serious illness

Have you ever thought about what would happen to your finances if you were diagnosed with a critical illness? Recovery costs can be significant and may involve losses to personal wages and savings plans and new costs for care and treatment.

illnessAdvance was designed to help protect savings and finance recovery costs. This Needs Analysis can illustrate just how much **illnessAdvance** could help you if you were diagnosed with a covered critical illness.

PERSONAL NEEDS ANALYSIS

If I suffered a critical illness, I would like to use my **illness advance** benefit to:

Activity	Estimated Cost
* Pay my outstanding mortgage.....	\$
*Pay my outstanding loans (car, credit cards, line of credit).....	\$
*Preserve my retirement savings.....	\$
*Top-up my disability coverage.....	\$
*Replace my spouse’s income.....	\$
*Provide an education fund for my children.....	\$
*Pursue alternative or complementary medical care (not covered by government health plans).....	\$
*Purchase rehabilitation, home care, homemaking or childcare services.....	\$
*Modify my home or vehicle.....	\$
*Other.....	\$
TOTAL.....	\$ (A)

BUSINESS NEEDS ANALYSIS

If I suffered a covered critical illness, I would like to use my **illnessAdvance** benefit to:

Activity	Estimated Cost
*Pay office expenses (utilities, rent, salaries, property taxes).....	\$
*Pay outstanding business loans (credit cards, line of credit).....	\$
*Provide short term income continuance.....	\$
*Hire replacement staff.....	\$
*Fund a buy/sell agreement.....	\$
*Modify access to my office.....	\$
*Other.....	\$
TOTAL.....	\$ (B)
Total Estimate of Funds Needed.....	\$ (A+B)

As you can see, there are many expenses that you may have to pay for if you were diagnosed with a critical illness. **illnessAdvance Critical Illness Insurance** provides a lump sum benefit that can help manage these expenses so you can focus on getting better.

This needs analysis is intended as a tool to assist you and is not meant to indicate the actual costs that may be incurred as a result of a critical illness. **illnessAdvance** contains many valuable features and benefits. Should you purchase an **illnessAdvance** policy; we recommend you read your policy carefully upon delivery as it contains important definitions and exceptions.