

## Two for Tuesday

**Archives Edition** 

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## **SPECIAL FEATURE**

It's Easy to Offer Double-Duty Term Life with Crump

As much as 62% of personal bankruptcy is attributable to medical expenses, even though 78% of those who file for bankruptcy hold some form of health insurance, according to a recent <u>Investopedia article</u> that highlights the top five reasons people file for bankruptcy.

It's frightening to think that health insurance isn't enough to prevent the possibility of incurring colossal medical expenses-especially considering that medical expenses are often the result of unplanned injuries, serious illness or disease.

Insurance professionals are armed with a plethora of products they can recommend to help mitigate the unexpected-after all, that's what insurance is all about! Coverages include disability insurance, long-term care insurance, whole life and critical care coverage, to name a few.



But what about those looking for a simpler route? For those who aren't ready to commit to options like LTCi or whole-life insurance, you can offer a double-duty term life product with living benefits, available through Big "I" partner Crump.

This product provides a death benefit combined with the ability to accelerate a portion of the death benefit if the client is diagnosed with a qualifying critical illness.

Learn more about double-duty life, or visit Crump online to find out how to gain access.

The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.