



## 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 [Investopedia article](#) 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.