

# Case Scenario

Fast and flexible coverage that's perfect for your seasonal travelers!



## Clients : Paul and Louise, 65

### Insurance Needs

Paul and Louise, both 65, have recently retired and now spend their winters in a warmer climate. With most of their debts paid off and no longer having coverage through work, they want to make sure that their final expenses and remaining loans are taken care of.

### Health Profile

Both are in good health, aside from controlled high blood pressure. Because they travel for 8 to 10 weeks at a time each year, getting traditional insurance can be more difficult. Many plans require lengthy health forms and doctor's reports, and some add extra costs or restrictions for frequent travelers.

### Eligibility

Paul and Louise both qualify for **Assumption Life's Platinum Protection**, a simplified insurance option that offers up to \$500,000 in coverage – without medical exams or doctor's reports.

### Tailored Solution

Their insurance is designed to cover both long-term needs and short-term debts:

- **Permanent coverage:** \$40,000 each, set aside to pay for final expenses.
- **Additional protection for Paul:** \$100,000 for 10 years to cover the refinancing on the house.
- **Additional protection for Louise:** \$50,000 for 10 years to cover her line of credit from recent renovations.

### Total monthly premium

Together, they pay **\$473.63 per month**, which covers both their permanent insurance and their 10-year coverages.

### Why did Paul and Louise choose Platinum Protection?

- There's no waiting period – their coverage begins immediately, no medical exams or reports required.
- They can travel without any impact on their eligibility.\*
- If their needs change, their temporary coverage can be converted to permanent insurance, up until age 75.

*\*No restrictions for travel within North America, the Caribbean (excluding Haiti), or Western Europe.*

**Contact your advisor today to explore how Assumption Life's flexible solutions can work for you.**