

Case Scenario #1

Two occurrences of cancer



Client: Tom, 67 years old, cancer survivor

Insurance Needs

Meet Tom, a recently retired accountant who's ready to embrace the next chapter of his life. Having long relied on workplace insurance, he now seeks individual life insurance to strengthen his family's financial security. However, he faces challenges due to his cancer history.

Health Overview

Eight years ago, Tom faced a diagnosis of thyroid cancer, prompting a surgical intervention to remove his thyroid gland.

Unfortunately, another challenge soon followed – two years later, he was diagnosed with localized prostate cancer, which was successfully treated with surgery and radiation therapy.

Now in remission for six years, his overall health is good, and he leads an active lifestyle.

Eligibility

Tom qualifies for immediate simplified issue coverage up to \$500,000 with Assumption Life's Platinum Protection.

Tailored Solution

Opting for a customized solution, Tom chose a combination of term and permanent insurance, Platinum Protection:

- ✓ **\$30,000** of permanent coverage for final expenses.
- ✓ **\$50,000** of T10 to cover his remaining mortgage.

Total monthly premium: \$241.18

Similar to Tom, many people have pre-existing medical conditions that prevent them from obtaining traditional life insurance coverage.

Contact me to learn more about how Assumption Life can help!