

Case Scenario #6



New Chapter, Better Coverage: How Alex and Claire Are Securing Their Future

Empty nesters embrace a fresh start while navigating their health history



Clients: Alex, 45, and Claire, 47

Insurance Needs

Alex and Claire are excitedly transitioning into a new chapter of their lives. With their children now independent, they are downsizing from their large family home to a cozy downtown condo. This move marks the start of a more relaxed and enjoyable phase for them.

Their journey hasn't been without its hurdles. Alex was diagnosed with Crohn's disease 12 years ago, which was challenging but has been stable for over two years thanks to effective treatment and lifestyle changes. Claire faced her own health battle, having been diagnosed with Stage 1 breast cancer eight years ago. Thanks to early detection and treatment, she has been in remission for over five years.

Health Conditions

- ✓ **Alex:** Diagnosed with Crohn's disease 12 years ago; condition stable for over 2 years.
- ✓ **Claire:** Diagnosed with Stage 1 breast cancer 8 years ago; successfully in remission for over 5 years.

Eligibility

- ✓ Up to \$750,000 of immediate simplified issue coverage, with Platinum Protection.

Tailored Solution

- ✓ **Policy details:** \$750,000 Platinum Protection Term, 20-year term, joint first-to-die
- ✓ **Additional Benefit Rider:** Accidental Fracture Plus

Total Monthly Premium: \$381.38

What's New

- ✓ Increased coverage amounts – up to \$750,000 with Platinum Protection.
- ✓ Introduction of joint policy options for Simplified Issue products.
- ✓ New value-added benefits: Extreme Disability Benefit, Term Exchange Option, Insurability Benefit and Transportation Benefit.

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