

# WHEN MISFORTUNE STRIKES, YOU CAN SOFTEN THE BLOW

Clients who already have health insurance sometimes ask why they need critical illness cover. It's because paying for treatment can be just the beginning. Afterwards, your clients may be unable to work – but the bills will continue to scuttle in.



When an expatriate is unwell and unable to work, they do not often receive financial support from either their home country (while they live overseas), or locally from their host government. So, if your clients are unable to work because of illness or injury, they could face a serious financial shortfall between their income and outgoings.

Calculating that shortfall is an important step in determining just how much life and critical illness cover the family need to maintain their lifestyle.

By including even a small amount of critical illness cover, your client can rely on cash support when it is needed most. It can provide financial protection to their family, preserving their lifestyle and avoiding debt.

Misfortune may strike. But at least you can help your clients avoid the nasty sting in the tail.

**Important notes**

For financial advisers only. Not to be distributed to, nor relied on by, retail clients.

Full definitions of the relevant conditions or procedures can be found in the LifePlan *Terms and Conditions*.

**How much money would your clients need to cover, every month, if they couldn't work?**

Use this table to calculate the shortfall between income and outgoings that a client could experience, if they were unable to work following serious illness or injury.

Monthly outgoings	
Mortgage	\$
Property tax	\$
Gas and electric	\$
Telephone and broadband	\$
Satellite or cable TV	\$
Buildings/contents insurance	\$
Food	\$
Car costs	\$
Loan repayments	\$
Credit card payments	\$
Cost of carer/loss of earnings for spouse	\$
<b>Total outgoing</b>	<b>\$</b>
Monthly benefits	
Statutory sick pay	\$
Disability support	\$
<b>Total benefits paid</b>	<b>\$</b>
<b>Monthly shortfall</b>	<b>\$</b>