

CONNECTIONS CLIENT NEWSLETTER

SPRING 2012

LIVING BENEFIT CHOICES

What do most of us seek when we are faced with a dilemma or a crisis? Presumably we go looking for an answer. We want options and choices. The last reply you want to hear when facing a dilemma or crisis is "there are no options." Almost as bad is hearing "you only have one choice." Human nature desires more than one, perhaps several so that we can choose the best one. What if none of the choices makes sense?

As life happens we are continually faced with making a choice that involves a "what do I do now" dialogue with yourself and/or other interested parties. It might be a family member, a business associate, your doctor, or any host of additional participants. The choice might require a yes or no decision. Or perhaps, choosing between A, B, or C. It may be something like "how am I going to pay for that?"

All of us face these and endless other type questions every day. For example:

Some choices are fun.

Should I buy the red, tan, silver or white Chevy/Ford/ whatever?

Some are important.

Do I want to consider changing jobs and relocating the family?

Some choices are downright critical.

1. What if the market tanks again like it did a few years ago? How do I prevent any loss of my money on the downside and participate in the eventual upside?

What are my choices if any?

2. Do I have the heart surgery or cancer treatment being recommended, or seek an alternative 2nd opinion or option?

I don't know how I would pay for it?

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3. I've become critically ill and no longer have health insurance (or the coverage I have won't pay for the treatment I need), lost my job and income, the bills are piling up, and I am running out of money. I'm staring foreclosure and bankruptcy in the face. I have life insurance but need money now, not after I'm dead.

I'd like a choice that gives me a shot at living, finding a cure, sending the kids to college, keeping the house, and avoiding bankruptcy. What could I have done? Did I have any choices?

4. I've become chronically ill unable to perform 2 of 6 activities of daily living. I never purchased a long-term care because it seemed too expensive. I have adequate life insurance but don't know how I am going to pay for the long term care I need to maintain a reasonable quality of life.

Is there something I could have done to not find myself in this situation?

5. My spouse is terminally ill and the doctor gives him/her six month to live. Our dream was to visit Paris-or-Italy-or the Holy Land (fill in the blank) before we passed away. We both have life insurance, but we're short on money and I can't fulfill that dream after he/she dies.

If I could only access some funds my choice, in a heartbeat, would be to take him/her now while they are still able to enjoy it.

All these concerns have a common denominator. They are about quality of life while living. These are some of the questions they ask. Your job as the families "risk manager" is to have answers that make sense and are affordable.

Our job is to provide those answers to you.
We do that by including "living benefits" in virtually all solutions we offer.

[\(Click here to view our living benefit videos\)](#)

**YOU DON'T WANT A PRODUCT. YOU WANT AN ANSWER.
YOU WANT PEACE OF MIND.**