

Futura

The true value of critical illness cover



Zurich International Life

When a serious illness strikes it can have a devastating impact on almost every area of your life. Many incidents are impossible to protect ourselves against, but making provisions for financial implications is something we could all do.

So why don't we? In reality we tell ourselves that it's not necessary, we don't believe it will happen to us. Unfortunately, this means that too many people face the daunting prospect of not only having to cope with their illness, but also having the additional strain of worrying about financial commitments which they simply have no way of meeting.

What are the chances of it happening to me?

It's worth considering for a moment that statistics show just how wrong we are to disregard the possibility of suddenly not being able to generate an income if struck down by a critical illness. The chances of it happening are not as remote as we may imagine.

- Worldwide every year more than 10 million people are diagnosed with cancer, and 40% of those survive.

(Source: World Health Organisation www.who.int 09/2003)

- The quality of life of cancer patients and their families can be greatly improved by the provision of essential care.

(Source: World Health Organisation www.who.int 09/2003)

In the event of death, a life assurance policy can cover expenses and costs associated with the potential loss of the primary source of income for a family. What most of us don't fully consider are the financial consequences of surviving, or continuing to suffer from a critical illness.

- At least 20 million people survive heart attacks and strokes every year; many require continuing, and costly, clinical care.

(Source: World Health Organisation www.who.int 09/2003)

- Within six years of a recognised heart attack, 22% of men and 46% of women will either suffer from another heart attack or become disabled by heart failure.

(Source: American Heart Association www.americanheart.org 2002)

If you found yourself in this position, how would you cope?

Case study

Simon and Mary Jones have been married for three years and are both in their mid-thirties living in Berlin. They both work to help pay for their new home and to build up a nest egg for their future. They decide to take out a Futura policy with Zurich International Life to protect them against the unthinkable. Their contributions are indexed to counter the effects of inflation, and benefits and payments will be adjusted annually.

A few years later their first child arrives and Mary gives up work. Simon is then left as the sole breadwinner paying for their house, holidays and bills. With this in mind he adds critical illness and family income benefit to his policy.

At the age of 40 he is diagnosed with a critical illness which means he won't be able to return to work.

- Without a regular income from work, Simon is worried that he won't be able to support his family.
- Outgoings are still high – mortgage/bills/medical care.

His Futura policy pays out a lump sum upon diagnosis of his critical illness up to a maximum of USD750,000, which means that Simon and Mary



can pay off the mortgage and their outstanding bills. They then have some money to fall back on to overcome any financial worries they may have in the future.

One of the benefits of Futura is that you can change your protection package as your life and circumstances change.

Key points

- Income replacement for spouse
- Cover expenses
- Mortgage/debt cancellation
- Care provision
- Cover existing education fees/costs

For full definitions of critical illnesses covered under this benefit please refer to our policy terms and conditions which are available on request.

Please contact your relevant financial professional if you would like further information about Futura.

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