



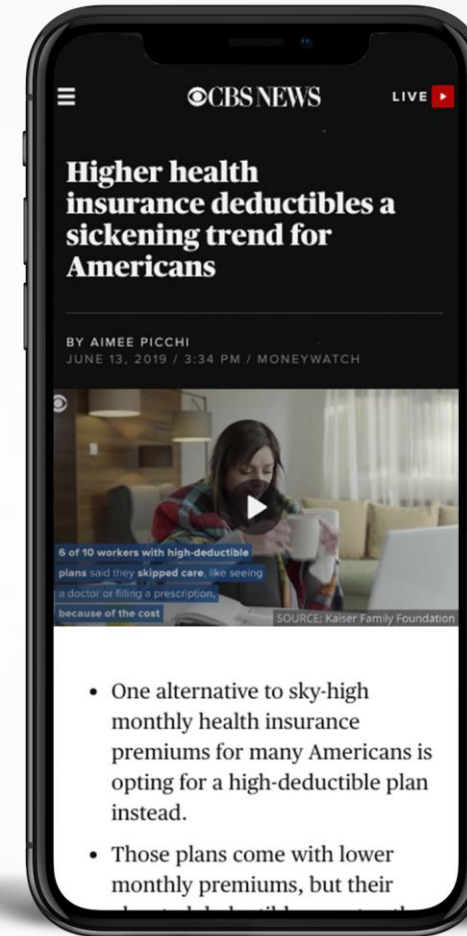
Selling Critical Illness Insurance in the GoFundMe Era

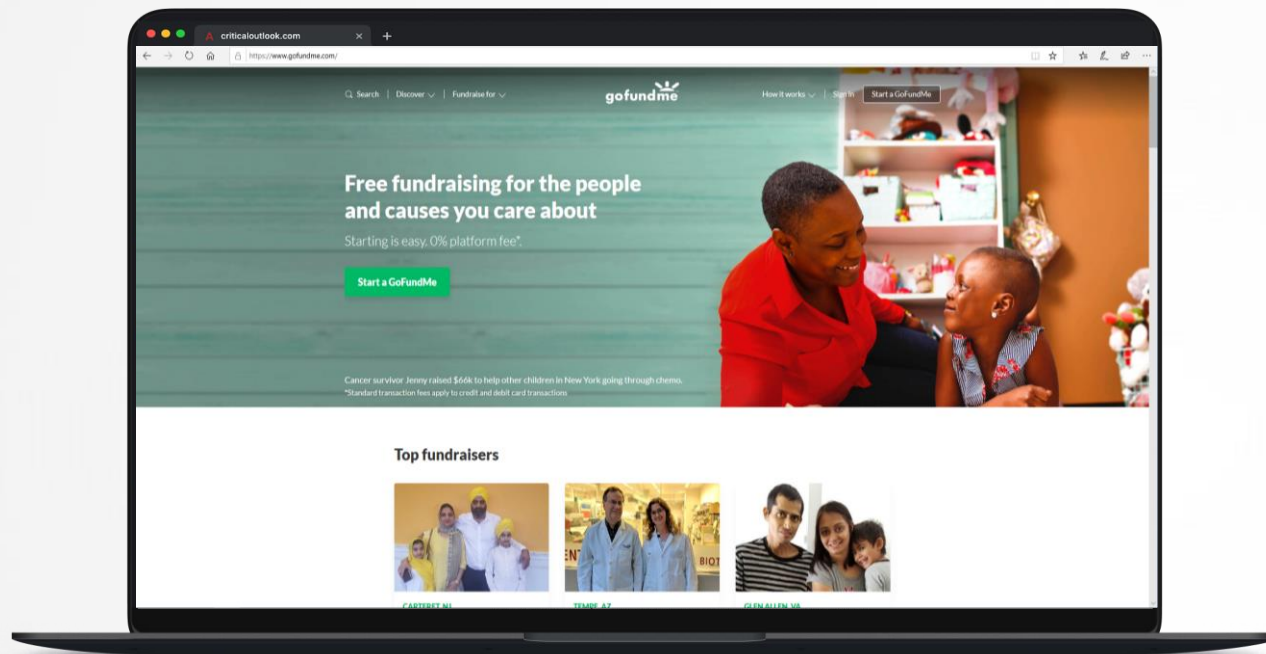
Paige Phelps

Senior Sales Manager

Today's agenda

- Why GoFundMe isn't a solution – it's a conversation
- New data on the needs of the middle market
- Key features that make Critical Illness even easier to sell
- Sales tools and resources





\$650 million+
raised per year

250,000
medical fundraising
campaigns per year

Source: [gofundme.com/start/medical-fundraising](https://www.gofundme.com/start/medical-fundraising)

GoFundMe.com

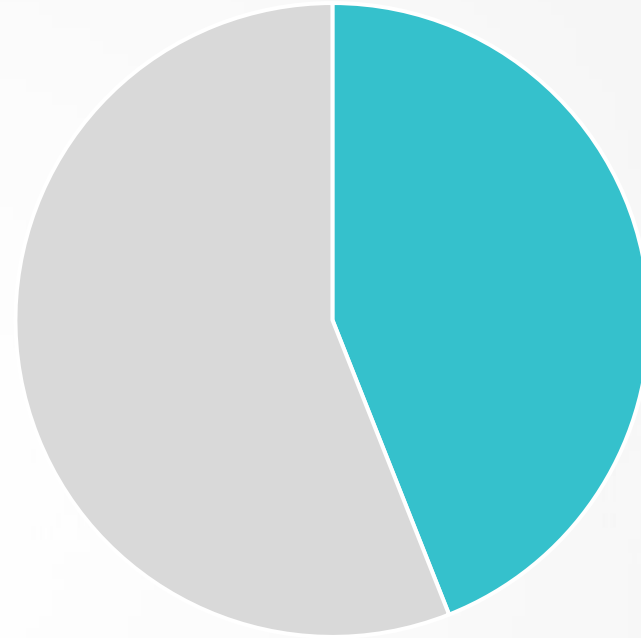
1 in 10

Meet their medical fundraising goal



Source: Chicago Tribune, "Medical GoFundMe campaigns are a symptom of a sick health insurance system," Aug. 2018.

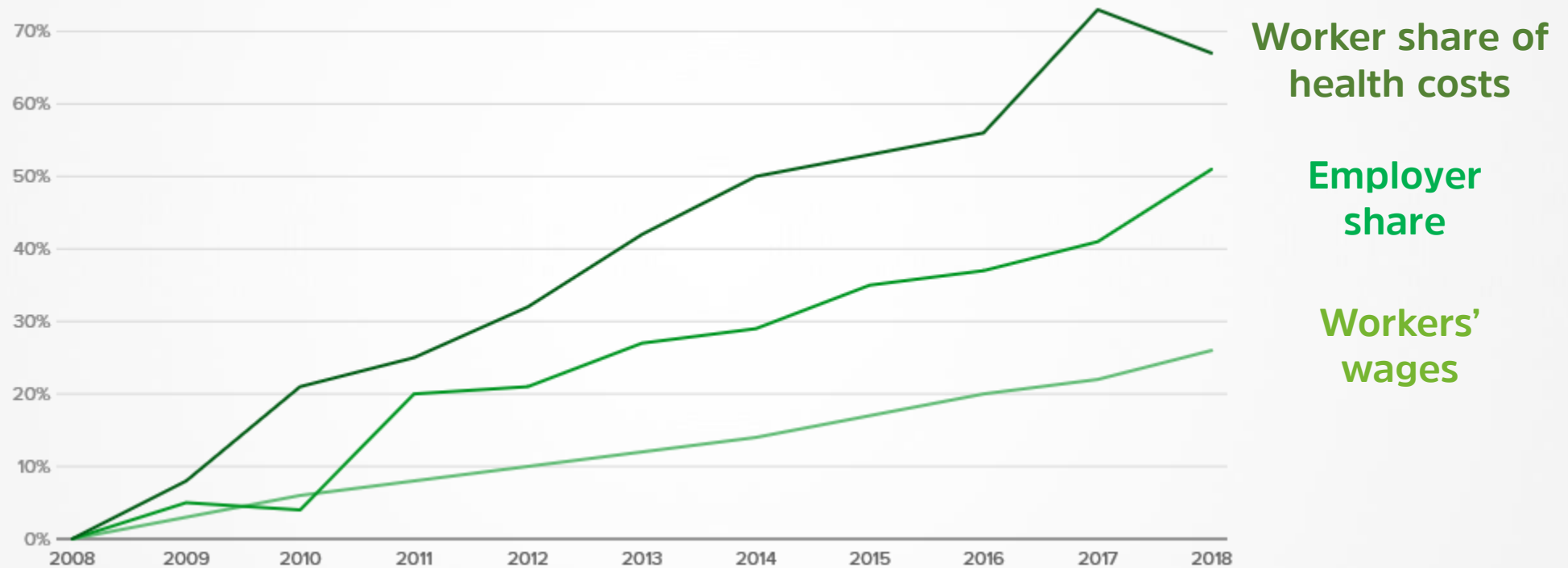
43.2%
of Americans have a
high-deductible healthcare plan



Source: CBS News, "Higher health insurance deductibles a sickening trend for Americans," June 13, 2019.

Higher Costs, Lower Pay

Health care spending—by workers and employees—has grown twice as fast as wages in the last decade



Source: Peterson-Kaiser Health System Tracker, "Tracking the rise in premium contributions and cost-sharing for families with large employer coverage," August 14, 2019.

“We didn’t build the platform to focus on medical expenses. But it turned out to be one of those ‘categories of need’ with which many people struggle.”

Rob Solomon
GoFundMe CEO

Assurity Critical Illness Insurance Highlights

- One streamlined product
 - **Simplified Underwriting:** \$5,000 - \$75,000
- Issue ages: 18-70
- 11 covered conditions
- Pays on each covered condition with a 6-month separation period
- Guaranteed renewable for life
- Return of premium upon death if from a cause other than a specified critical illness

Covered Conditions

- Heart Attack¹
- Coronary Artery Bypass Surgery
- Angioplasty
- Stroke
- Invasive Cancer
- Non-Invasive Cancer
- Advanced Alzheimer's Disease
- Kidney (Renal) Failure
- Major Organ Transplant
- Paralysis
- Coma

1. Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

Optional Riders

- Child Critical Illness Rider
- Reoccurrence Rider
- Spouse Critical Illness Rider

Simplified Underwriting Process





Sales Idea: Emotional Hit

- Client: Brian, 42, husband and parent
- Concerns: impact on his family and financial security
- **Solution:**
\$75,000 Critical Illness policy
\$85.08/month

Illustration based on a 42-year-old male, Non-Tobacco



Sales Idea: Stay-at-Home Parent

- Client: Lauren, 34, married, stay-at-home mom of two
- Concerns: worried about her family and bills if she got a serious illness
- **Solution:**
\$25,000 Critical Illness policy
\$17.13/month

Illustration based on a 34-year-old female, Non-Tobacco

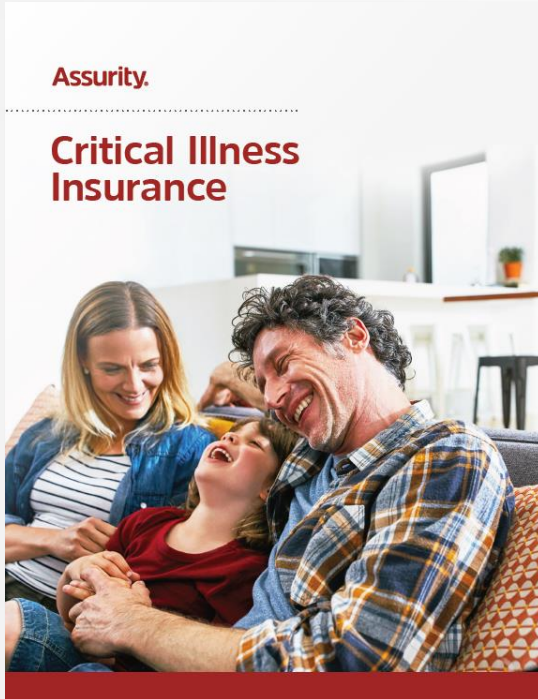
Conversation Starters

- When was the last time you looked at your health insurance plans and felt you had options?
- How is your budget handling higher deductibles and healthcare costs?
- If you or your spouse got seriously ill, wouldn't you want to be able to afford the best treatment options available?
- When was the last time you saw a medical crowdfunding campaign in your social media feed?
- When was the last time your health insurance benefits got *better*?

Consumer Materials

Assurity.

Critical Illness Insurance



Assurity.

Help cover costs and ease financial worries
Critical Illness Insurance

Medical advancements are improving the fight against critical illnesses like cancer, stroke or heart attack, but bills can follow survivors long after. Medical debt is the number one source of personal bankruptcy filings in the U.S., and in 2014, an estimated **40 percent of Americans** racked up debt resulting from a medical issue.¹

A critical illness policy can help alleviate financial worries by paying a lump-sum benefit when you're first diagnosed with a covered illness or medical condition. Because you're paid directly, there are no limits on how you spend the money — pay medical expenses or everyday expenses.

Freedom to use the money how it helps you most

- Deductibles and copays
- Prescriptions and medical treatments
- Providers or treatments not covered by your health plan
- Mortgage and childcare
- Replace a spouse's income while they're by your side
- Travel for care for treatment

How it Works

- 1 Buy a critical illness policy**
Benefit amounts can range from \$5,000 to \$50,000.
- 2 Submit a claim**
You are protected if you're diagnosed with a first-ever covered illness or condition.
- 3 Get paid**
Assurity pays a lump-sum benefit directly to you.

1. The Motley Fool, "This Is the No. 1 Reason Americans File for Bankruptcy," by Marie Baldwin, May 1, 2017.

Assurity.

Protect your mortgage
Critical Illness Insurance

A home for your family will likely be the largest investment you ever make. You do a lot to keep it safe and sound, from installing new windows and plumbing to ensuring its foundation stays stable for decades to come.

But what about your own well-being?

If you or your spouse were to suffer a critical illness or condition such as cancer or a heart attack, you'll want to focus on your recovery — not on how you'll pay your mortgage.

Critical Illness Insurance can help relieve financial strain while you recover from cancer, a heart attack or stroke, or several other serious conditions and procedures.

Just think: A \$1500 monthly mortgage could be covered for two years with a critical illness insurance policy with a \$36,000 benefit amount. That's protection for your home — and your financial well-being — for both you and your spouse for less than \$2.50 a day.*

When you're faced with a devastating illness, you'll have enough on your mind already. An Assurity Critical Illness Insurance policy allows you to focus on what's most important: getting better.

* Illustration based on a 40-year-old male, New York and 38-year-old female, New York.

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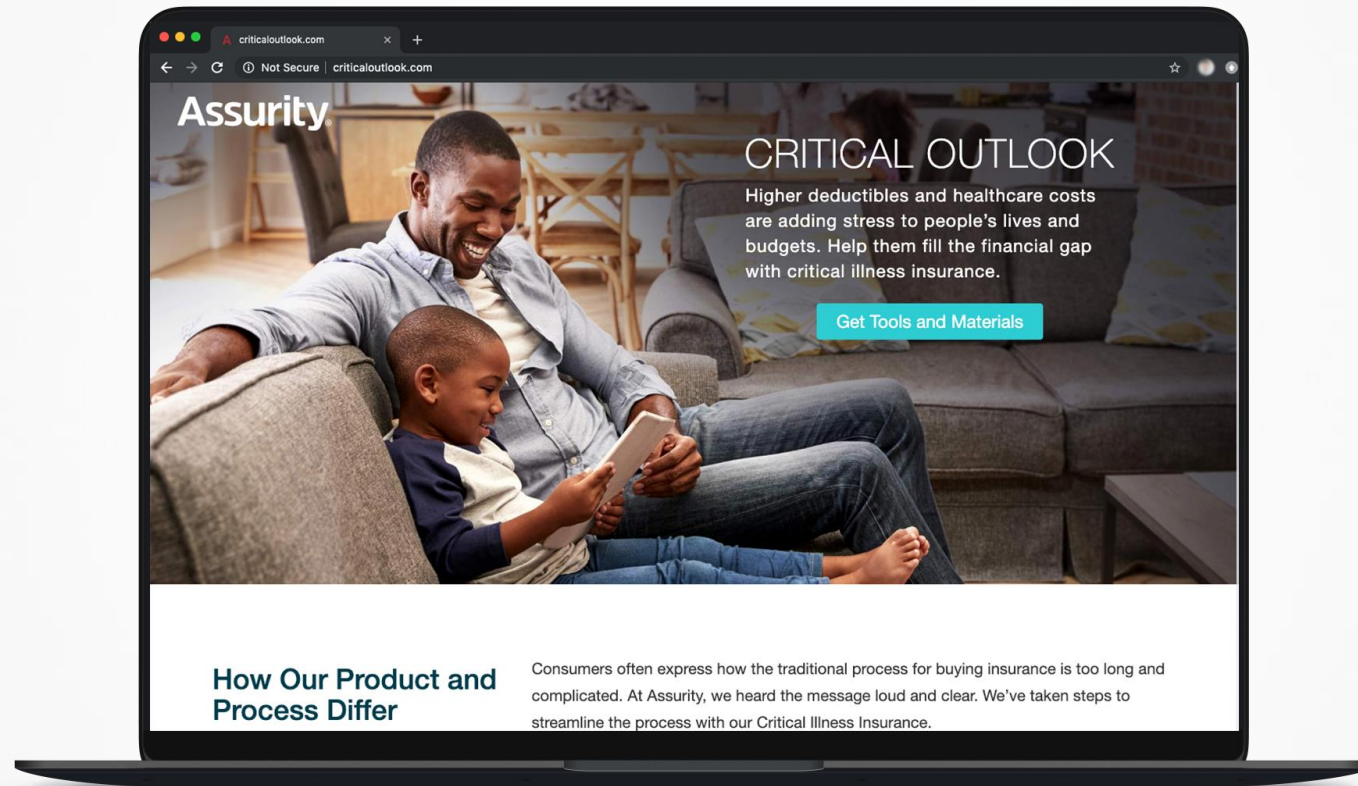
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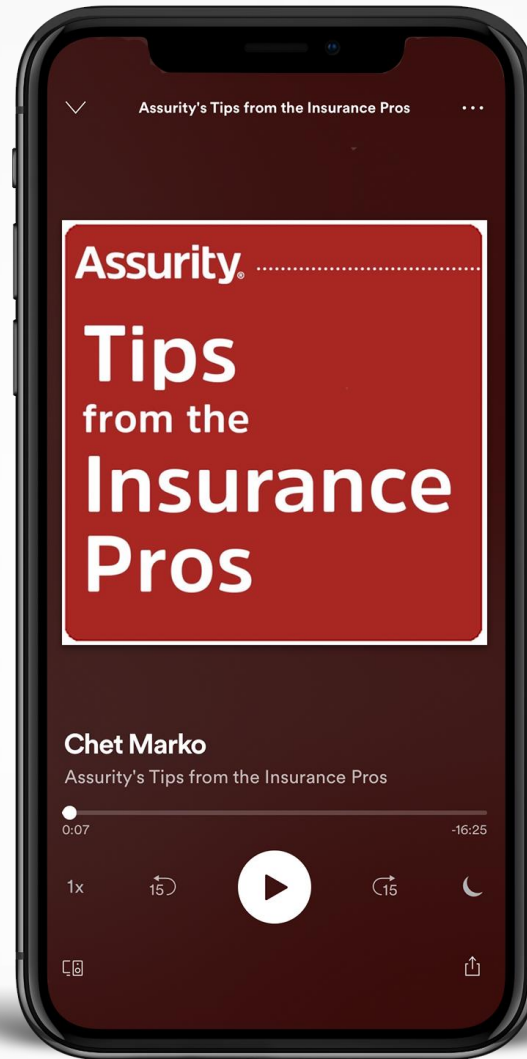
Benefits paid directly to you



Critical Illness Video

CriticalOutlook.com





Questions?

- Get Contracted -
Broker Services
844-961-9696



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