

# The true value of critical illness cover

Futura



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

## So why don't we?

In reality we tell ourselves 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 having the additional strain of worrying about financial commitments 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 12 million people are diagnosed with cancer, and nearly 40% of those survive.

(Source: Cancer Research UK – <http://info.cancerresearchuk.org> February 2011)

- 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](http://www.who.int) February 2011)

## Survival rates increasing – what it means to you

In the event of death, a life insurance 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. Advances by the medical profession have resulted in vast improvements in survival rates of patients – what would once have been fatal is not always so now. Whilst this progress must be praised, it has resulted in millions of previously self-sufficient individuals struggling to meet their financial commitments.

- It is estimated that there are over 24 million people alive who have received a diagnosis of cancer in the last five years.  
(Source: Cancer Research UK – <http://info.cancerresearchuk.org> February 2011)
- Each year nearly 20 million people survive heart attacks; many require continuing, and costly, clinical care.  
(Source: World Health Organisation – [www.who.int](http://www.who.int) February 2011)
- 1 in 6 people worldwide will have a stroke at some point in their lives. Statistics show that strokes are one of the leading causes of disability.  
(Source: [www.worldstrokecampaign.org](http://www.worldstrokecampaign.org) February 2011)

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

## Futura – flexible approach to lifetime protection

Futura – from Zurich International Life – is an innovative whole of life insurance policy. As well as life cover, Futura offers a comprehensive range of additional benefits, including critical illness cover, which can be tailored to best suit you. This can provide you with the security of knowing that if your life changes due to serious illness, the possible financial burden on you and your family will be eased.

The cost of providing benefits is determined by your age and other personal details, together with the life cover required.

Its flexibility means it can accommodate changes to your benefits as the circumstances of your life change. What's more, its flexibility is every bit as important for estate planning and business insurance as it is in protecting your family.

For full definitions of the key benefits, please refer to the Futura policy terms and conditions, a copy of which is available on request.

## Case study

Mr and Mrs Singh have been married for three years and are both in their mid-thirties, living and working abroad. 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 to protect them against the unthinkable. Their contributions are indexed to counter the effects of inflation, this means their benefits and payments will be adjusted annually.


A few years later their first child arrives and Mrs Singh gives up work, leaving Mr Singh 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, Mr Singh may not be able to support his family, as his outgoings are high. He still has a mortgage and bills to pay in addition to the financial obligations associated with having a young family, such as education costs. On top of this he now has to cover the costs of any private medical care.

Fortunately his Futura policy pays out a lump sum upon diagnosis of his critical illness up to a maximum of USD1.25 million which means that Mr and Mrs Singh can pay off the mortgage and their outstanding bills. They may also have some money remaining to fall back on, to overcome any financial worries they may have in the future.

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

For full definitions of the critical illnesses covered under this benefit please refer to the Futura policy terms and conditions, a copy of which is available on request.



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

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