

# Connections

The ALLIANCE Group Client Newsletter

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## LIVING BENEFITS IN ACTION



We are always pleased when our clients benefit from the financial assistance LIVING BENEFITS provides when they have nowhere else to turn.

Here is a summary of an actual recent "LIVING BENEFIT" claim:

Insured: Female age 49,  
Diagnosed with Breast Cancer

Face Amount: \$50,000.00

Policy in Force: 1 year and 7

## Dear Friends & Clients,

The Alliance Group has grown dramatically with nearly four thousand representatives serving clients nationally. To provide information and perspective that we hope will be of interest, we have created a newsletter which we call, "**Connections**". Our commitment to make available life insurance for living, not just at death, has never changed or waived. Because change is not always anticipated, we want to help you achieve financial peace of mind no matter what obstacles life may place in your journey while you are living.

## Life Happens

An overwhelming number of Americans become seriously ill during their lifetime suffering a stroke, a heart attack, a diagnosis of cancer, or other critical illnesses.

- **Men have a one in two risk of developing cancer during their lifetime and women have a one in three risk! (National Cancer Institute, 2009).**
- **Every 40 seconds someone in the United States has a stroke.**
- **The American Heart Association (2007) tells us that every 26 seconds someone suffers a heart attack, and 45% of heart attack victims are under age of 45.**



When that happens, they need money NOW in order to survive a host of complications such as loss of income because

months

**Benefits Received:**  
**\$21,278.30**

Our client was able to use her living benefits for herself *and* her family to avoid the added stress of a financial struggle.

Many avoid the decision to purchase life insurance because their focus is on surviving now, not on dying later. But our approach of offering "real world" *life insurance designed for living* may be the tax advantaged engine that provides for true financial survival when life puts unforeseen difficulties and barriers in our path.

*We may not be able to cure our clients, but we are grateful we can provide financial assistance when they need it most while they are living, not just at death.*

they cannot work, or the spouse is needed to help provide care. Health insurance may not adequately cover the cost of treatment recommended; or refuse to pay for "alternative" care. Life goes on and the bills keep coming. Sadly, the primary cause of foreclosure (48%) and bankruptcy (62%) is due to chronic, critical, or terminal illness wiping out savings.

Now that you know WHY we do what we do, the question is how do we help you and your family survive financial challenges tomorrow when "life happens" to us today, not just at death?

***Imagine knowing that you could access up to 90% of the policies face amount while living, to be used any way you saw fit!***



### **Client Interviews on Video**

We have interviewed several of our clients who have filed a claim and received significant amounts of money from their policy. A six minute video sharing what it meant to them can be viewed directly by clicking here.

The DVD is also available from your Alliance representative or on our website at [www.anallianceforlife.com](http://www.anallianceforlife.com).

We suggest that your spouse and adult children [VIEW](#) so that the entire family is aware of its unique benefit. It could be the difference between financial life and death, yet virtually 99% of life insurance policies owned in America do not contain a living benefits "accelerated death benefit" rider. We believe you would also be doing your friends, associates, and other family members an immense favor by suggesting that they view this video because it is unlikely their existing coverage has a living benefit provision.

***Why would anyone want to own life insurance without LIVING BENEFITS if it's included at no additional charge?***

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**ALLIANCE**  
GROUP

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## What We Do & How We Do It

Since a life insurance contract offers a significant pot of money paid tax free to a named beneficiary at death, why couldn't it be structured to provide access to a portion of that death benefit while the insured is still alive, but dealing with critical illness and needing the funds NOW. The "**Living Benefit**" feature is included without additional underwriting, and at no additional cost, in virtually all the policies we offer.

## Investing in life insurance can be an important asset in your investment...



NBC News - Investing In Life Insurance

### What's Next from *CONNECTIONS*?

In our next quarterly issue *CONNECTIONS* will look at risk free strategies for building your savings nest egg and achieving a tax-free retirement.

Please feel free to share this with your friends and if you desire additional information about Living Benefits and the DVD video, or want a phone call to review your coverage, please contact me on my [website](#) or at [jcraft@anallianceforlife.com](mailto:jcraft@anallianceforlife.com).

We thank and appreciate you!

Sincerely,

John Craft, Chairman & CEO  
Alliance Group

[jcraft@anallianceforlife.com](mailto:jcraft@anallianceforlife.com)

