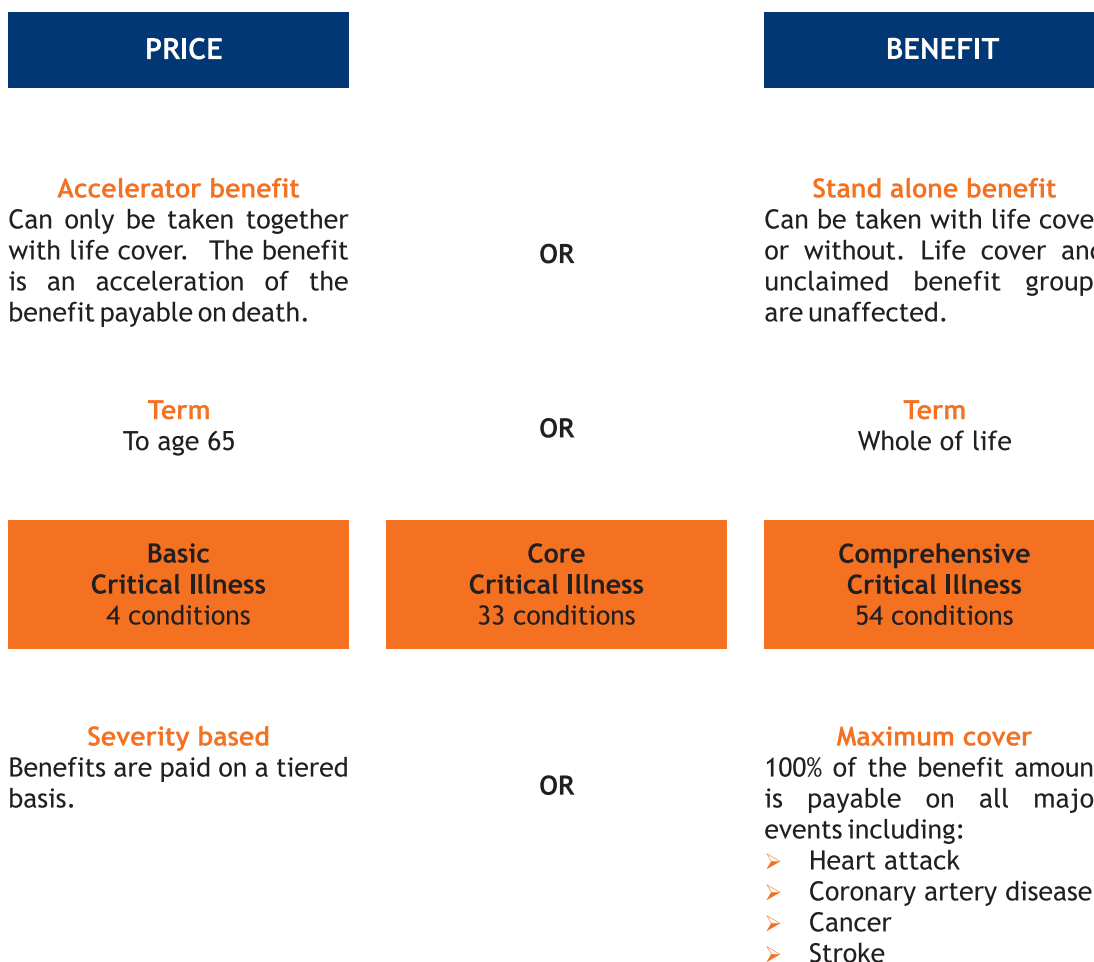


# Simply Put

## Choosing a Critical Illness benefit

You need to make the following decisions when choosing the most appropriate critical illness cover. The critical illness cover will be chosen based on PRICE (what the client can afford) and BENEFIT required (how comprehensive the cover should be).



### Critical illness disclosure grid

	MAX	SEVERITY			
		Severity A	Severity B	Severity C	Severity D
Heart attack	100%	100%	75%	50%	25%
Stroke	100%	100%	75%	50%	50%
Cancer	100%	100%	100%	50%	25%
CABG	100%	100%	75%	50%	50%

(E&OE)