## ARE ALL LOTTERIES CREATED EQUAL?

We dream of winning the lottery, the big one.

Not only did I run a lottery in South Africa but I also bought tickets! I buy raffle tickets and I subscribe to contests.

What about you? We hear stories of how people are unprepared for a windfall.

But, are all lotteries created equal?

My father, George, coined the phrase "the lottery you don't want to win: dying too soon or living too long", with my addition, " or being diagnosed with a critical illness".

We are never prepared for the unexpected, and we can't cover all risks. We buy car, home, travel and life insurance, but is that enough?

These days, we wish each other good health. Why? Because when we lose our health we realize how important it is and its financial impact.

If you were diagnosed with a serious illness, what would you do?

## Consider these questions:

- Would you want a second opinion?
- Do you know what is the best treatment for your condition?
- Do you know where to get the best treatment?
- Will you be able to take time off work?
- Is there anyone available to accompany you thru the process?
- What is the financial impact of your condition?

Would you like some options that could better prepare you?

I am confident that I have a solution that is affordable and will meet your needs.