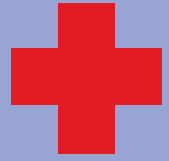


Surviving Critical Illness Financially



Informational Guide to
Critical Illness Insurance





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The Risk is Real

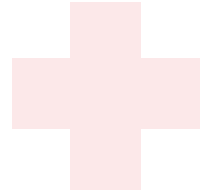
1 in 2 men and 1 in 3 women will be diagnosed with cancer during their lifetime. ¹

When you or a loved one is diagnosed with a serious illness the last thing one should have to dwell on is how to cope financially. The Cash payout from a Critical Illness insurance plan provides valuable financial support when it's needed most. Thankfully, due to improved diagnosis, treatments and the ongoing development and refinement of nationwide screening programs, more people than ever before will be diagnosed with a critical illness and will survive. However, too many people fail to appreciate the lasting financial impact that a serious illness can have on the family finances. Health insurance doesn't cover what it used to, making Critical Illness insurance an effective way to narrow the ever widening financial gap present in nearly every families health care planning.

We encourage you to take a closer look at how affordable Critical Illness insurance can be and explore how this important option can protect your family and provide peace of mind when you will need it the most.

For your convenience, on the back of this guide we have included our contact information to request additional information or a free consultation on Critical Illness insurance. Determine today if Critical Illness insurance is right for you.





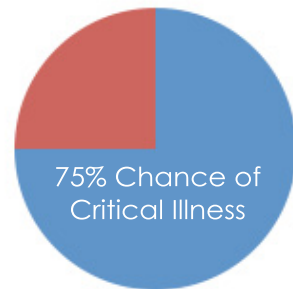
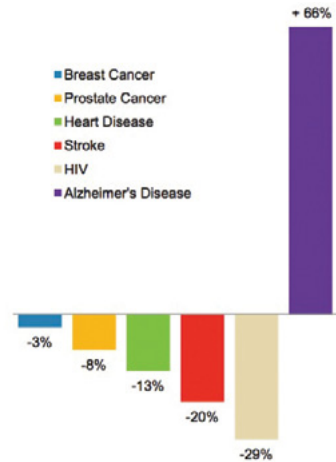
Can You Afford To Survive A Critical Illness?

The real need for insurance today is because we're living! Modern medicine has made great strides in the early detection and improved treatment of critical illnesses like Cancer, Stroke, Heart Attack and many other diseases.

The benefit to those who face one of these ailments is dramatically increased survival rates and longer life expectancy. With longer life expectancy comes a dramatic increase in the number Alzheimer's cases.

It's estimated that more than 75% of healthy individuals over the age of 40 will become critically ill at some point during their lives. ² The good news - for those who suffer a critical illness their probability of surviving is twice that of dying.

Change in Number of Deaths
Between 2000 and 2008



1.7 million new cancer cases are expected to be diagnosed in 2013 ³

Critical Illness Can Happen to Anyone

According to the American Cancer Society:

“Men have a 1 in 2 chance of developing some form of Cancer during their lifetime; for women it’s 1 in 3. Women suffer from Breast Cancer more than any other form of Cancer and nearly 90% of them will survive for more than 5 years.”⁴

The American Heart Association Says:

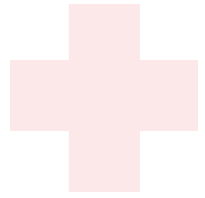
“1 in 3 adults have some form of cardiovascular disease; over 1.4 million heart attacks occur every year and more than 88% of heart attack victims under age 65 survive and are able to return to work.”⁵

The Center for Disease Control & Prevention Tells Us:

“Every 40 seconds someone in the U.S has a stroke. Stroke is a leading cause of long term disability and nearly one quarter of strokes occur in people under the age of 65.”⁶

The Alzheimer’s Association States:

“1 in 8 people age 65 and older (13%) has Alzheimer’s disease and nearly half of people age 85 and older (45%) have Alzheimer’s disease.”⁷



We all know someone that unexpectedly had a Heart Attack, Stroke, was diagnosed with Cancer or in a serious accident. We thought they were healthy - that such a life changing event would never happen to them..... or us.

The great irony about critical illness is that the people we least expect to get sick are no less likely than anyone else to experience the impact of a major health crisis. Think of people like:

- Super fit actor Patrick Swayze, Age 55
– Pancreatic Cancer
- Healthy young singers Sheryl Crow (age 44) and Melissa Etheridge (age 43)
– Breast Cancer
- All-Pro NFL Football Player, Tedy Bruchsi (Age 31) – Stroke
- TV Personality, Larry King (age 53)
– Heart Attack, Bypass Surgery



What sets these people apart from the average person, however, is their wealth; they could afford whatever was necessary for their health care. This is precisely what the average family doesn't have - making critical illness insurance one of the most important components of health care planning.

Surviving a Critical Illness Comes at a Cost

Health Insurance is Not Enough Anymore

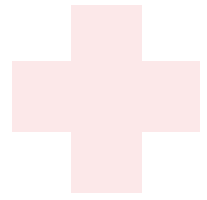
With health care costs steadily on the rise a greater number of people diagnosed with a critical illness are facing a mountain of medical expenses during and after their recovery. Traditional health insurance may not cover all costs. The American Cancer Society estimates that 65% of the cost of cancer treatment is not covered by traditional health insurance. ⁸

Health Insurance

COVERED	NOT COVERED
Prescriptions	Loss of Income
Doctor Visit	Co-Pay
Hospital Stay	Deductible
	Out of Network Cost
	Experimental Treatment
	Mortgage
	Household Bills
	Travel/Lodging
	Child Care
	Home Modifications

While many people feel secure knowing they have health insurance in place, the financial and emotional impact of an unexpected critical illness diagnosis goes well beyond the cost of their co-pays and deductibles.

Too many individuals and families are unaware of the magnitude of this problem and are unprepared financially to handle a major health care crisis.



In fact: Nearly two thirds of all bankruptcies filed in the United States are a direct result of overwhelming medical expenses. Worse yet, **79% of those who filed for bankruptcy protection had medical insurance in place when they were diagnosed and treated.**⁹

While there's much speculation about what health care reform may or may not deliver, it is generally agreed that critical illness insurance will become an even more important product in the future. No one can predict the future, but we can take the steps to **better prepare ourselves.**



What Is Critical Illness Insurance?

Critical Illness insurance was developed in response to the new health care and health insurance reality in order **to ease the emotional and financial stress associated with critical illness.**

The idea behind Critical Illness insurance is simple - if you are diagnosed with a covered critical illness, the policy will pay you either a lump sum or monthly cash benefit. No bills or receipts are required.

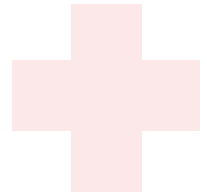
Whether it's for a promising new experimental treatment, care outside your network, your mortgage, child care, school tuition, modifications needed to make your home livable following a stroke or any other day-to-day expenses, the money is yours to use however you see fit.

There are some basic types of coverage common to nearly all Critical Illness plans and once you understand the core coverage you will be able to make sense of most all plans available today.

CRITICAL ILLNESS INSURANCE INVENTED BY A DOCTOR

Critical Illness insurance was the invention of world renowned and pioneering heart surgeon, Dr. Marius Barnard. Dr. Barnard along with his brother Dr. Christiaan Barnard performed the world's first successful human to human heart transplantation surgery. Marius Barnard helped countless people survive what otherwise would have been a lethal diagnosis. While giving his patients a new lease on life, the unintended consequence of this triumphant outcome became the financial stress associated with their recovery. Finally, Dr. Barnard reached his limit after watching too many of his patients struggle with paying the staggering costs of care associated with their illness so he set out to create the world's first Critical Illness policy

Types of Coverage



Opportunities for Coverage Vary Widely

When you consider the fact that Cancer, Heart Attack and Stroke represent the most common and expensive Critical Illness diagnoses, it makes sense that policies covering these “Big Three” conditions are the most common.

Critical Illness policies range in coverage from a single diagnosis to products that may cover 20 or more conditions such as:

- Alzheimer's Disease
- Cancer
- Heart Attack
- Major Organ Transplant
- Coma
- Parkinson's Disease
- Multiple Sclerosis
- Terminal illness
- Blindness
- * Kidney Failure
- * Stroke
- * ALS
- * HIV/AIDs
- * Paralysis
- * Brain Tumor
- * Coronary Artery Bypass
- * Diabetes
- * Deafness



Policies are available direct to individuals or through their employer. Coverage purchased through an employer may offer relaxed underwriting as detailed in the How to Apply for Coverage section that follows.

Additional Benefits Available

Optional benefits such as the ability to claim more than once (Recurrence), Dependent Coverage, Return of Premium and Guaranteed Renewability are also available.



How To Apply for Coverage

Applying for Critical Illness insurance can be simple or complex depending on your age, health and the amount of coverage you buy. This process is called underwriting and it comes in two forms, "Simplified" (non-medical) and "Full" (medical).

Simplified Underwriting

With simplified underwriting the only requirement is that you answer a brief series of Yes/No questions in the application. The focus of the health questions is to rule out the presence of a covered diagnosis that would trigger benefits or the likelihood of such a diagnosis being developed in the near future.

In some cases, when illness is present such as a history of heart disease, a few insurers will issue coverage, but will exclude coverage for heart disease. However, this individual will still be able to obtain coverage for other critical illnesses such as Cancer, Stroke and Alzheimer's disease.

It's not necessary with simplified underwriting to provide medical records, undergo a paramedical exam, complete a blood panel, urinalysis, ECG or EKG. The process is simple and fast and is typically completed within a couple of weeks.

How To Apply for Coverage

Full Underwriting

For applicants interested in purchasing richer coverage – \$100,000 to \$500,000 or more, full underwriting will be required. Again, age and amount of coverage purchased may affect how much health underwriting is actually required.

Requirements common to full underwriting consist of medical records, running specific tests, obtaining biological samples and phone interviews. Other factors considered with full underwriting may include tobacco use, family history, occupation, hobbies, height and weight. This kind of underwriting requires more time than simplified issue and can take as long as 30 days or more to complete the process.

What Can Critical Illness Insurance Do For You and Your Family?

1. Provides better preparation if the unexpected happens.
2. Allows one to have choices and maintain independence.
3. Avoids burdening others during a time of crisis.
4. Provides peace of mind when you need it the most.



APPENDIX

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Why Critical Illness Coverage?



Today, due to early detection, prevention and advances in medical treatments, the odds of surviving a life altering critical condition are better than ever. For many of us, surviving such an illness can bring serious financial and emotional hardships. Especially if that illness leads to a stay in an assisted living facility or nursing home while recuperating.

This is where an critical care insurance policy can help!

Contact Us Today!

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USD \$3.95

