

# We Pay Cash Benefits Directly to You



Up to **\$5,000** a month:

...to help pay your daily living expenses if you are sick or hurt and can't work.



Up to **\$450,000** lump sum:

...to help your loved ones pay outstanding expenses if you suffer an untimely death.



Up to **\$100,000** lump sum:

...to help pay out-of-pocket expenses if you are diagnosed with certain major health issues.



Up to **\$10,000\***:

...to help pay out-of-pocket costs if you have an accident; sickness benefits may also be available.

\* Benefit amount may vary based on treatment received

## Which of these concerns you most?

Payment and amount of benefits depend on the coverage applied for and on the proposed insured's eligibility for such coverage. For benefits to be paid, coverage must be in force and policy premiums must have been paid. See your policy for complete details of policy benefits and exclusions/limitations. Applicable in Alabama, Arizona, Arkansas, Delaware, District of Columbia, Hawaii, Iowa, Kansas, Louisiana, Maine, Maryland, Mississippi, Missouri, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Rhode Island, Vermont, and Wyoming.

# Why is this your major concern?

- ∞ Are you most concerned about frequent, routine accidents and illnesses that occur in life?
- ∞ Or are you most concerned about the big out-of-pocket medical expenses that take you by surprise?



# Recommended Pre-Qualifying Questions

- ∞ Do you currently have health coverage?
  - What is your deductible?
- ∞ Within the last 5 years have you, or any eligible dependent received any advice or treatment for:
  - Stroke?
  - Cancer?
  - Heart attack?
  - Diabetes?
  - Any other heart condition?
  - Any malignant growth?
- ∞ What is your present age?
- ∞ Do you have a spouse or domestic partner?
- ∞ Do you have any children/grandchildren?
- ∞ How's your driving record?