

Critical Illness Insurance



AssurityBalance[®]


Assurity[®]
Life Insurance Company

The financial strength you'll need when a medical crisis unravels your life



AssurityBalance Critical Illness Insurance allows you, your family, and your lifestyle to survive a critical illness and its cost.

A doctor's solution to critical illness

Chances are...

You know someone who has had a heart attack, a stroke, or been diagnosed with cancer in the last six months. Maybe it's your brother-in-law or your neighbor – a co-worker or a golf partner. You may have heard about their medical bills, missed work, and out-of-pocket expenses.

Chances are...

You don't think it will happen to you. We all like to think that we are immune to a serious illness – but we're not.

Chances are...

If a serious illness strikes, you probably will live. That's the good news! But, few of us are prepared for the financial burden of recovery. Health insurance doesn't come close to covering all of your expenses. How would you replace your lost wages or your spouse's while helping to care for you? Where would the money come from for home and car payments, deductibles, treatments outside of your health network, or home health care? What if you couldn't return to your present job and salary?

If you add your usual monthly bills and then subtract lost income while you recuperate – **it might equal a financial disaster at an already stressful time.**

"It's all about medical advances that have increased survival rates," says Dr. Marius Barnard, the father of critical illness insurance and cardiac surgeon who helped pioneer the first heart transplant.

Dr. Barnard watched as new procedures saved the lives of countless patients who suffered critical illnesses, but saw those same lives devastated by the financial impact. Heart attack, stroke, and cancer patients now survive – at a cost. Many are unable to return to their previous professions or incomes. Others are forced to return to work before they have a chance to recover fully.

The sad truth is that the miracle of today's medical procedures may save your life but create long-term financial challenges for you.

Dr. Barnard helped develop critical illness insurance **so that people could afford to survive – and recover.**

Chances are...

Every 29 seconds... Someone in the U.S. is having a coronary event¹

Every 24 seconds... Someone in the U.S. is diagnosed with cancer²

Every 45 seconds... Someone in the U.S. is having a stroke¹

1. Heart Disease and Stroke Statistics Update, American Heart Association, 2003
2. Cancer Facts and Figures, American Cancer Society, 2003

AssurityBalance Critical Illness Insurance

Our product pays a lump sum benefit (that may be tax-free) upon the first confirmed diagnosis of a covered illness or medical procedure. Most importantly, the **cash benefit is paid directly to you – to use any way you choose!** No receipts need to be presented. It's a check made out to you. Receiving the benefit does not change payments from any other insurance plan you may have – whether it's health, disability income, or worker's compensation. The money is yours to ease the financial stress that a critical illness creates.

See policy for definitions, exclusions, and restrictions for diseases and health events covered.

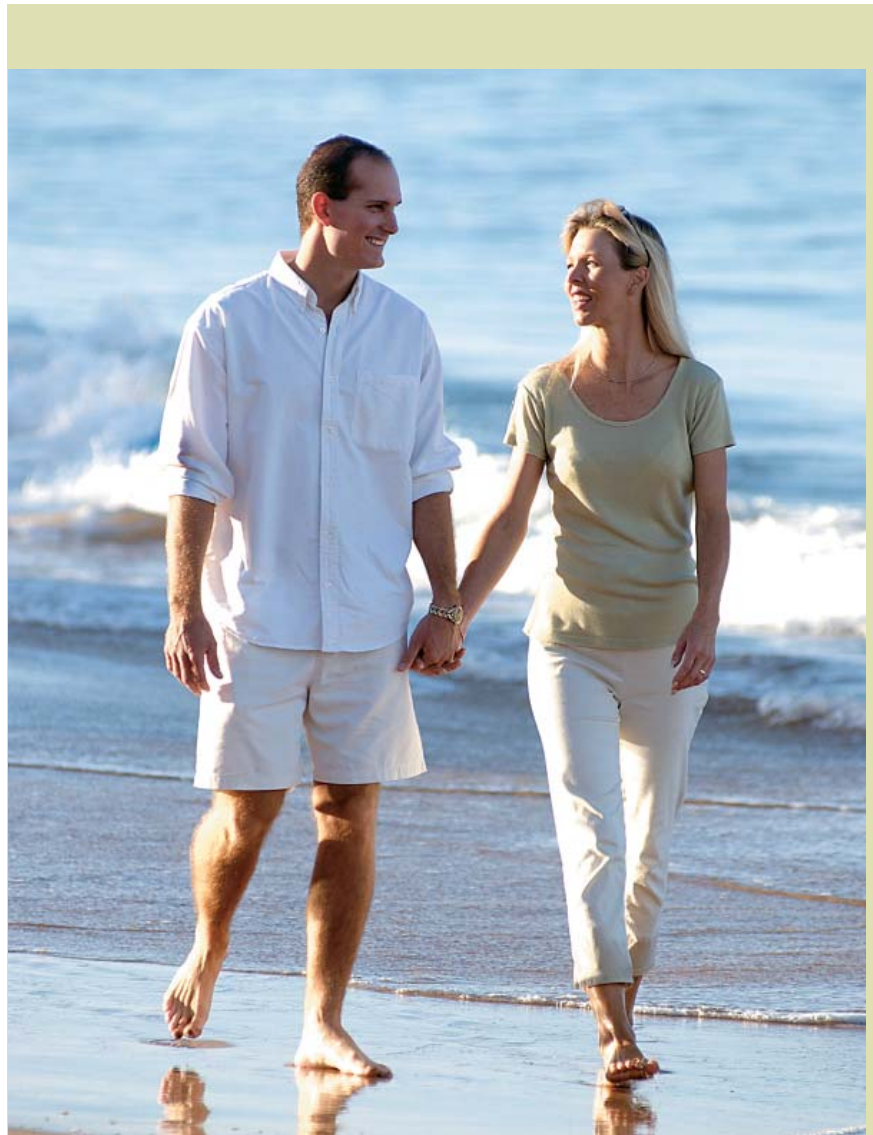
What would the money mean to you?

freedom to choose your health providers, freedom to have your spouse by your side, freedom from worry about your bills and your mortgage, freedom to take extra time off from work while you get back on your feet

Think of the peace of mind you would have if you didn't have to worry about your mortgage payment, auto payments, or credit card balances during this stressful time! You could just focus on getting well.

Possible uses:

- ◆ Your mortgage, auto loan, or credit card payments
- ◆ Replace your lost wages and your spouse's while caring for you
- ◆ Your medical costs – deductibles, prescriptions, second opinions, experimental treatments, out-of-network expenses
- ◆ Your rehabilitation, training, or education for a new occupation
- ◆ Expenses for travel/lodging while seeking medical treatment outside of your community
- ◆ Expenses for child care, nursing care
- ◆ A relaxing vacation while you recuperate



Your life can unravel quickly with a serious illness – let AssurityBalance Critical Illness Insurance help provide the financial strength you'll need to recover.

Real People – Real Stories



Cheryl, 54
Reno, NV

“I never thought it would be me – there was no history of cancer in my family. Unfortunately, there is now.”

Yearly mammography discovered the lump. Surgery and six months of chemotherapy followed.

“I have good health insurance, but my out-of-pocket expenses were enormous. Medical deductible expenses and co-pays were followed by expensive medications – one prescription was \$300 every month of chemotherapy! I was able to keep my job – but had to drop to part-time work and part-time pay. It’s been two years and I’ve recovered physically, but still trying to recover financially. Critical illness insurance would have made all the difference.”



Pat, 56
Omaha, NE

“It started with some numbness in my toes.”

But, it wasn’t long until paralysis had claimed both of Pat’s legs, his arms, hands, and half of his vocal cords.

After two years, the country’s top specialists still don’t know what it is – Pat only knows that he is now confined to bed or a wheelchair. He misses his job of 38 years and the recreation he treasured – golf.

“The financial blow to our lives has been devastating. I can’t work, my medical bills have been extensive, and now our home needs ramps and a bathroom renovated for my wheelchair. All of our regular bills need to be paid too. We have to hire others to handle home and car repairs that I used to do. My wife works, but our budget was designed for two incomes. We’ve had to liquidate anything we had tucked away.

“It hasn’t been easy for me or my wife. The cash from a critical illness policy could have saved us from the additional worry of living on the edge financially. We wish we would have known about it.”

This policy has limitations. This is an abbreviated explanation of policy qualifications, limitations and exclusions. For costs and complete details of the coverage, call or write your insurance agent, Assurity Life Insurance Company, or consult the policy contract.

Policy, rates, benefits, provisions and availability may vary by state and are subject to state approval. Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients.



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