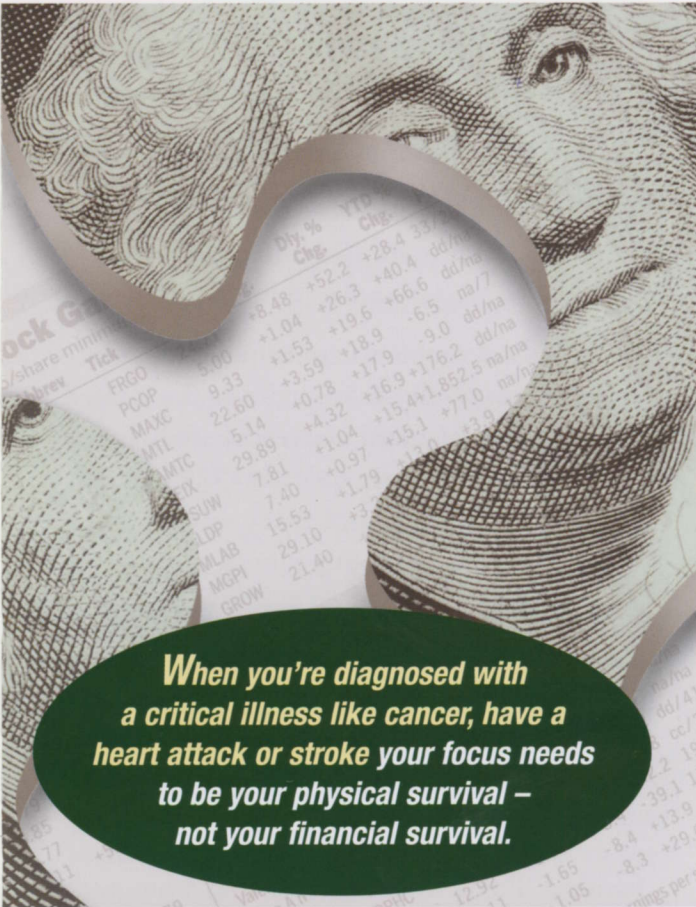


CONSUMER GUIDE TO
**Critical Illness
Insurance Protection**



When you're diagnosed with a critical illness like cancer, have a heart attack or stroke your focus needs to be your physical survival – not your financial survival.

2-MINUTE GUIDE

with important information about a cash benefit

**FOR MEN AND WOMEN
IN THEIR 30s, 40s AND 50s**



Published by the American Association for Critical Illness Insurance
Consumer Education Division

Critical Illness Insurance provides a tax-free, lump-sum cash payment.

Critical illnesses – cancer, heart attacks and strokes – are striking more Americans every single year.

Early detection, better medical care and new prescription medications plus more rapid emergency treatment enable millions of Americans to survive critical illnesses.

Survival however comes with a steep cost.

The financial consequences of surviving a critical illness are something few people are prepared for.

Medical problems contributed to over 60 percent of all bankruptcies in the United States and a Harvard University study found that more than three-quarters (77.9 percent) had health insurance at the start of the bankrupting illness.

Your health insurance no longer covers all costs. And, while you are undergoing treatment or recovering for an extended period of time, you will still have to pay your rent or mortgage, credit card bills, real estate taxes, food, electric and gas utilities – even your insurance.

Critical Illness Insurance provides a lump-sum, tax-free cash payment should you be diagnosed with certain specific critical conditions.

Cash to use as you see fit, just when you and your family need it the most.

When you're diagnosed with a critical illness like cancer, a heart attack or stroke, your focus needs to be on your physical survival, not your financial survival.

What Is Critical Illness Insurance Protection?

Conceived by a doctor, this protection provides a lump sum, tax-free payment should a policyholder suffer from certain specific critical conditions.

Cash payments can range from \$10,000 to \$1 million and are paid when the individual is diagnosed with a covered condition.

The cost for coverage is based on the applicant's sex (men pay more than women), the age at the time of application, health conditions and whether one uses tobacco products.

Possible Uses For The Cash Benefit

The lump sum benefits are paid upon the first diagnosis of a covered illness or medical procedure. No receipts need to be presented.

- Pay your mortgage, rent, auto loan, or credit card payments while you are recovering.
- Cash for co-pays, prescriptions or medical treatments not covered by your health plan.
- Money to pay for rehabilitation, training or education for a new career.
- Cash so you and family members can travel for medical treatments not available locally.
- Funds to replace a spouse's income while caring for the insured.

What Conditions Are Covered?

It is important that you specifically ask your insurance professional and carefully read your policy because each company sets their covered conditions.

The three primary critical illnesses covered are:
cancer, heart attack and stroke.

Critical illness insurance policies may also cover;

- Heart transplant
- Kidney (Renal) failure
- Paralysis
- Major organ transplant
- Angioplasty
- Coronary bypass surgery

What Is Your Real Risk?

Your risk of being diagnosed with cancer, having a heart attack or stroke before becoming age 65 can be as high as 49%. The risk is real; that's why it's important to plan ahead for yourself and your family.

Risk At Designated Age Of Having A Critical Illness Prior To Age 65

At Age	Non-Tobacco User		Tobacco User	
	Male	Female	Male	Female
25	24%	21%	49%	36%
35	24%	21%	49%	35%
45	22%	18%	47%	32%
55	17%	12%	36%	23%

Source: American Association for Critical Illness Insurance, National CI Risk Assessment conducted by Milliman, Inc., November 2009.

**TODAY, THE RISK OF A
CRITICAL ILLNESS IS REAL.
MOST PEOPLE SURVIVE.**

Today...

2,150 Americans will have a new **coronary (heart) attack**, one every 34 seconds.

3,800 people will hear the life-changing words **"you have cancer"**.

1,650 men and women will have their **first stroke**.

Most people today survive a cancer diagnosis, a heart attack or stroke. The same can't be said for their savings or assets.

Illnesses or medical bills contribute to almost two-thirds of U.S. bankruptcies. Most of these people had health insurance when their critical illness struck.

Health insurance doesn't come close to covering all expenses. Plus, how will you replace your lost income or your spouse's lost wages while he or she cares for you? These are important things to think about and plan for.

**Critical Illness Insurance
pays a lump-sum, cash benefit
to use as you see fit.**

**FIND OUT ABOUT CRITICAL
ILLNESS INSURANCE
PROTECTION TODAY**

*Let me tell you the cost for
critical illness insurance protection.*

*There is no-obligation and all it takes is
a quick phone call. Call me today.*

**Solutions for the Financial
Impact of Critical Illness**

Howard Gerber

602-485-3914

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HEALTH MATTERS

*The cost of critical illness insurance is based on a number of
factors. Be prepared to share the following information with
your insurance professional.*

Your age, height and weight.

Whether you use tobacco products.

*This brochure provides a general overview of the subject. It is not intended to provide
tax advice. Changes in the law may affect the information and your situation.*

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For more information,
visit our Website: **www.aacii.org**

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The American Association for Critical Illness Insurance is a national
association for insurance and financial professionals.