

## Critical Illness Product Highlights

- Benefits paid upon diagnosis
- No survival period required
- Covers 10 conditions at 100%
  - Life-Threatening Cancer
  - Heart Attack
  - Stroke
  - Alzheimer's Disease
  - Multiple Sclerosis <sup>1</sup>
  - Kidney Failure <sup>2</sup>
  - Major Organ Transplant - when you register with the United Network of Organ Sharing (UNOS), not after the transplant has occurred!
  - Paralysis <sup>2</sup>
  - Deafness <sup>2</sup>
  - Blindness <sup>2</sup>
- Covers 3 conditions at 25%
  - First Carcinoma in Situ
  - First Coronary Angioplasty <sup>2</sup>
  - First Coronary Bypass Surgery <sup>2</sup>
- Return of Premium (ROP) <sup>3</sup>
- Stand-alone health product
- National product availability
- Recognized industry leader

<sup>1</sup> Not applicable in Louisiana

<sup>2</sup> Not applicable in New York

<sup>3</sup> Not available in Florida and New York

## Critical Illness Underwriting Information

### Underwriting Guidelines

**Issue Ages:** 20 - 59

**Benefit amounts available:** \$10,000 - \$250,000 (for most states)

Individual Critical Illness available in all states except: CT , MD, MA, NH, NJ

**Riders available (where approved):** Disability Benefit Rider, Accidental Death and Dismemberment Benefits Rider, Association Group Hospital Confinement Benefit Rider

You'll find complete details in the Critical Illness Field Reference Guide. Search for form number M25125 in the [Forms & Materials](#) section.

### Contact an Underwriter

Our underwriting team wants to get your business issued quickly. That's why we provide direct access to our underwriters. Call them to discuss the details of a case and expedite the underwriting process.

1-800-715-4376 - Critical Illness

### [Policy Issue Requirements](#)

This template is used to send the underwriters information they have requested (via your pending report) to complete the policy issue process. Complete all the required fields (marked with an \*) on the template and submit to Underwriting.

### [Pre-Application Review](#)

There are times when fact finding reveals information about a customer that makes the insurability questionable. The Pre-Application Review template allows you to send in the customer information to Underwriting and receive a response on how to proceed with the case. This response is based on the information contained in the template and is non-binding.

## Sample Rates

Gender	Age	Tobacco Usage	Underwriting	Benefit Amount	Annualized Monthly Premiums
Male	40	None	Standard	\$10,000	\$192.36
Male	40	None	Standard	\$25,000	\$402.12
Male	40	None	Standard	\$50,000	\$751.80
Male	40	None	Standard	\$100,000	\$871.56
Female	40	None	Standard	\$10,000	\$165.96
Female	40	None	Standard	\$25,000	\$336.00
Female	40	None	Standard	\$50,000	\$619.56
Female	40	None	Standard	\$100,000	\$720.36