

A Tool for your
Success

CRITICAL ILLNESS SALES KIT

**Ideal Client Profiles & Sales Ideas
CI vs. Acceleration Products
Consumer Flyers & Brochures**

Brought to you by Pinney Insurance Center, Inc.
2266 Lava Ridge Court | Roseville, CA 95661 | PinneyInsurance.com



**JACK B.
SCHMITZ**

CLU, ChFC, CASL, and his wife, Diana, are the principals of Bay Area Disability Insurance Services, Inc., dba DI & LTC Insurance Services. The business was established in 1978 and Schmitz joined the company in 1981. He handles marketing and finance.

In 2002 Schmitz became the Northern California partner of The Plus Group. He is immediate past president of The Plus Group. He is a past president of the North Bay Society of Financial Service Professionals and currently sits on their board. Schmitz currently serves on the Standard Insurance Company's field advisory board. He is a past president and member of the Marin chapter of the National Association of Insurance and Financial Advisors. In 1981, Schmitz received a BS degree in agriculture from CSUC.

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Seven Reasons To Consider Critical Illness Insurance In This New Era

Technological Advances Continue to Change the Insurance Landscape

Long ago, heart attacks, stroke and cancer would always *kill* you. Not so long ago, heart attacks, stroke and cancer were more likely to *disable* you than kill you. Today and tomorrow, these major health events might just *cost* you—they'll cost you more, and they'll cost you faster.

We Are Embarking on a Changing System

The Patient Protection and Affordable Care Act (PPACA) is going to change our health care structure and the way we interact within the system. With everybody in the guarantee issue program, it might get a little crowded. We may end up with longer delays and rationing of services. This could result in a boom in medical travel, and it might trigger the creation of boutique private medical centers that cater to the wealthy, or those who can afford to pay for services outside of the PPACA system. PPACA could be the Trojan horse that brings us a single payer system as well, as recently indicated by political leaders.

In some countries with single payer health care systems, critical illness insurance (CII) has become a popular product. Have a CII policy in force when the heart attack, cancer, stroke, paralysis or blindness strikes and your client could be the beneficiary of \$50K to \$500K, possibly enough to pay for airfare, room and board, and treatment in a foreign country where treatment could be performed without a lengthy wait and for a fraction of the cost.

Critical Illness Protection = Options

CII gives your client options; options now, and options in an unknown future. If he has a heart attack today, and takes an aspirin, and then gets to the hospital fairly quickly, he probably won't become disabled. What will happen, though, is that bills will continue to come in, and there will be a few more of them, including perhaps a high deductible, and coinsurance up to the out-of-pocket maximum of the health insurance. This doesn't seem like a big deal if he has money saved or \$10,000 in his HSA. The \$10,000 or so of additional costs may not be that much of a burden, but wouldn't it be nice for your client to receive a check that would allow him to take it easier for a few months and maybe even take a vacation to lower his stress level?

Peace of Mind

If your client were to be diagnosed with invasive cancer, or received news that he needed a major organ transplant, it would set him back both financially and emotionally. Wouldn't it be helpful to have a check for \$50K to \$500K to allow him to take some time to do research and possibly travel to another county, state or country for treatment that may not be available or covered under PPACA provisions? Your client might not become eligible for disability benefits for 90-180 days, but in the meantime he surely could take time for research, treatments and rest. A check for \$50K to \$500K would lower stress and offer some peace of

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Schmitz

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mind. PPACA will pay the doctors, DI may eventually pay the mortgage and living expenses, but during the 90-180 day elimination period (EP) there would be these and other unplanned expenses.

Lifestyle Inflation

The DI EP is like an increasing deductible. As income increases, expenses rise to meet new income, thereby making a potential disability more costly each year. It would not be unusual to find someone who twenty years ago lived on \$5,000 per month, but now requires \$15,000 to meet his monthly expenses. The DI EP plus health insurance deductible and coinsurance is now more than a \$50,000 expense for many folks. In most cases a CII policy will be less expensive to purchase than the cost of going from a 90- to a 60-day EP on a DI policy. For example, Mr. Smith, a 50-year-old financial professional earning \$15,000 per month, could qualify for about \$8,400 monthly DI benefit on a personally paid basis with most traditional DI carriers, with prices ranging from \$2,700 to \$5,900 annually for a 90-day EP and \$3,700 to \$7,900 annually for a 60-day EP. A \$50,000 benefit CII policy would cost Mr. Smith about \$800. This can be less than half the cost of the increase on the \$8,400 of coverage he would be buying when going from a 90- to 60-day EP on the DI policy.

CII Pays When DI May Not

Even though new treatments lead to better and faster results, they may cost your client more, both emotionally and financially. My CII benefit check was very helpful to me emotionally and financially. After my recent heart attack, financially, it allowed me to finish the remodel we had started, paid my coinsurance and deductible, and will pay for a nice vacation someday soon, which will be good for my emotional health. I was able to cut back my hours for a few months while I recovered and fine-tuned my new medications until they provided steady, favorable results. I was back to the office 35 hours per week within days of the event. I was back to 40-60 hours within 90 days. Since the heart attack and angioplasty

recovery period was only a couple of weeks, I did not incur the 20 percent income loss my DI policy requires to be benefit eligible. I feel very fortunate to have had a mild heart attack and not collect from my DI insurance. CII has become a much more valuable product in my portfolio. I now point out the increasing cost of the DI EP over time, and the possibility of surviving with shorter recovery periods for conditions which used to kill or disable.

What Used to Kill or Disable You May Now Just Cost You

Health insurance will pay the doctors and hospital.

Life insurance will help take care of your loved ones and/or obligations when you die.

DI and/or LTD will pay you when, due to accident or sickness, you incur a long term inability to earn income.

Long term care insurance will protect retirement assets from the high cost of care not covered by Medicare, but which you will likely need before you die.

Critical illness insurance will pay you a welcomed and needed lump sum benefit upon diagnosis of a covered critical illness that might have *killed* you or *disabled* you in the past, but now just *costs* you. 🌐

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Critical Illness Insurance

Frequently Asked Questions

Policies Issued by:
**American General Life
Insurance Company**



CriticalCare Plus[®] Insurance

Discover why the CriticalCare Plus insurance policy is vital for your family's financial security.

Q. What is CriticalCare Plus insurance?

A. CriticalCare Plus is critical illness insurance that provides a lump-sum payment upon diagnosis of a covered medical condition. This lump-sum payment can help you with expenses such as medical care, time away from work, travel to out-of-town specialists or care facilities, as well as other expenses that your major medical insurance may not cover such as deductibles and co-pays.

Q. I already have sufficient life insurance protection. Why do I need critical illness insurance?

A. What would happen if you suffered a heart attack or stroke, or were diagnosed with cancer — and survived? With the advances in modern medicine, the survival rates for these conditions have greatly improved over the last 10 to 20 years. For example:

- Over 65 percent of people diagnosed with cancer survive at least five years¹
- In 2007, about 1.2 million people suffered a heart attack and close to 62 percent survived²
- About 5.8 million stroke survivors are alive today²

When a critical illness such as cancer, heart attack or stroke occurs, it places a tremendous emotional strain on the family, often accompanied by an overwhelming financial burden. In fact, 62 percent of bankruptcies are due to medical causes,³ many of which are covered under a CriticalCare Plus policy.

¹ American Cancer Society, Cancer Facts & Figures, 2009.

² American Heart Association, Heart Disease and Stroke Statistics, 2008 Update.

³ "Medical Bankruptcy in the United States, 2007; Results of a National Study," *The American Journal of Medicine*, August 2009.

Policy Highlights

- Pays a lump-sum benefit directly to you
- Covers a broad range of conditions
- Includes a death benefit
- Available for 10-, 15-, 20- and 30-year terms as well as for life

Q. I understand that life expectancy has increased, but I already have comprehensive major medical coverage. Why do I need critical illness insurance too?

- A. There are many expenses associated with a critical illness that may not be covered by major medical or other insurance. Major medical coverage provides reimbursement for covered medical expenses, but does not provide additional cash for expenses not covered by your plan. These expenses could include:
- Deductibles and co-pays for services covered by your plan
 - Any experimental treatments not covered by your plan
 - Charges incurred if you go outside the plan's preferred network for special treatment

Additionally, if your condition prevents you from working, you could also experience a loss of earnings, which would not be replaced by your major medical coverage.

CriticalCare Plus does not coordinate with any other insurance plan which means your lump-sum payment would never be decreased because of benefits you have received from another insurance plan.

Q. I already have a disability insurance policy, so do I really need critical illness insurance?

- A. First, congratulations on your decision to insure your income in the event that you become disabled. Most disability policies have an elimination period from 30 to 90 days; this is the period of time you must be disabled before you are eligible to collect benefits.

The money from a critical illness plan is paid upon initial diagnosis of a covered condition and will help get you through your disability policy's elimination period. In addition, as a result of a critical illness, you may incur higher living expenses, which the benefits from your CriticalCare Plus insurance policy can help cover.

Q. How much CriticalCare Plus coverage can I purchase?

- A. Coverage is available from \$10,000 to \$500,000.⁴ As a general rule, the maximum amount that you can purchase is five times your annual earned income. Financial obligations such as mortgages or other outstanding loans will also be considered in the underwriting process.

Q. Do I need to take a medical exam to purchase this coverage?

- A. For amounts up to and including \$100,000, there is no required medical exam. For amounts in excess of \$100,000, a full paramedical exam, a full blood profile and urinalysis are required.

Q. If I have a cancer in situ, coronary artery bypass, paraplegia or hemiplegia and receive a portion of the benefit amount, what happens to the remainder of the policy benefit?

- A. Your maximum benefit is reduced by the amount paid to you and the policy remains in force. The remainder of the benefit becomes your new maximum benefit.

Q. If I suffer a heart attack or other critical illness and receive the maximum benefit, does my policy terminate?

- A. With the base policy alone, your policy terminates when the maximum benefit is paid. However, CriticalCare Plus offers an optional Benefit Extension Rider⁵, which allows you to collect additional benefits for either:
- a different critical illness occurring at least 180 days after the previous critical illness; or
 - a recurrence of the same covered condition after a two-year treatment-free period.

Q. What happens to my policy at age 70?

- A. CriticalCare Plus pays the full benefit for all covered conditions through age 70. At age 71, the plan continues for the life of the policy with Loss of Independent Living⁶ as the only covered condition with full benefits payable.

Q. What is Loss of Independent Living?

- A. Loss of Independent Living⁶ is a covered condition under the CriticalCare Plus policy. It is defined as the permanent loss of ability to perform two or more of the six designated Activities of Daily Living (ADLs): bathing, eating, dressing, toileting, transferring and continence.

Q. I only need this protection until my youngest child is scheduled to graduate college 15 years from now. What plan would you recommend?

- A. CriticalCare Plus is the only plan that offers coverage designed to fit this need. Our 15-year-term plan will provide coverage for this period of time and at a premium lower than the lifetime plan. CriticalCare Plus is available for 10-, 15-, 20- and 30-year terms as well as for life.⁷

Q. Can I get coverage for my spouse and children?

- A. Yes! Your spouse can purchase an amount equal to or less than the amount you have purchased, and you can cover all your children — up to \$50,000, not to exceed the amount of your own coverage.

This is important coverage because if your child or spouse is ever diagnosed with a critical illness, you may prefer to temporarily take time off from work. The CriticalCare Plus benefit can supplement your income for the time you take off from work without pay, as well as cover many of the out-of-pocket expenses that may not be covered by your major medical insurance plan.

Q. If I suffer a heart attack or other critical illness and die, will my spouse receive the benefits from the CriticalCare Plus policy?

- A. As long as the heart attack or other critical illness meets the definition under the policy, benefits from the plan will be paid to the named beneficiary on the application. There is no requirement in the plan that you survive a period of time after diagnosis to receive benefits.

continued next page



Helping create a more secure future for you and your family.

⁴ Minimum amount varies by state.

⁵ There will be a charge for each rider you select. See the rider for details regarding benefits descriptions, limitations and exclusions.

⁶ Loss of Independent Living is not available in all states.

⁷ Varies by state.

Q. Are benefits received from a critical illness policy income-tax-free?

A. As a general rule, if insurance premiums are paid with after-tax dollars, then the benefits from the plan are received income-tax-free (based on current federal income tax laws). However, you should consult your personal tax advisor for a definitive answer to any insurance-related tax questions.

Q. Does my spouse receive any benefits upon my death?

A. CriticalCare Plus includes a Return of Premium Benefit that will return all premiums paid to your named beneficiary if you die from a cause that is not a covered condition in the policy (less any benefits paid under the policy). Additionally, the plan offers an optional Accidental Death and Dismemberment Rider,⁵ which would provide benefits in the event of an accidental death or dismemberment. The Accidental Death and Dismemberment Rider also includes a common carrier benefit, which doubles the benefit paid in the event of an accidental injury while riding as a fare-paying passenger on public transportation, such as a taxi, train, airplane or ferry.

Q. Will CriticalCare Plus cover me for Human Immunodeficiency Virus (HIV)?

A. CriticalCare Plus offers an optional Medical Personnel HIV Rider⁵ for medical professionals. If a medical professional contracts HIV from an on-the-job accident and meets the terms as described in the rider, benefits will be paid in the same manner as any other covered condition in the policy.

Policies issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019

CriticalCare Plus Policy Form Number 05130
Benefit Extension Rider Form Number 05137
Medical Personnel HIV Rider Form Number 05139
Accidental Death and Dismemberment Rider Form Number 05138

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

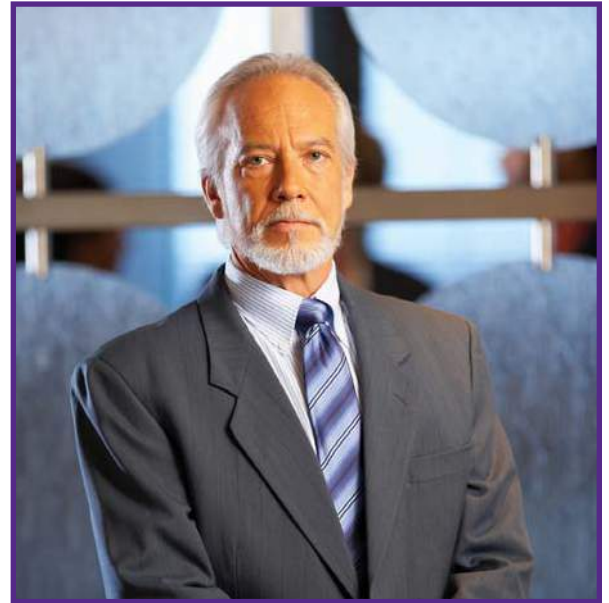
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AGLC102000 REV0110

Are your high-income clients adequately covered with disability income insurance alone?

Your clients may experience a shortfall between their income and their disability benefit if they are unable to work due to a sickness or injury.



EXAMPLE

A client earning \$350,000 per year who has the maximum DI coverage – when this client becomes sick or injured and can't work, notice the gap in income:

Monthly income before sickness/injury	\$29,167
Approximately 60 percent of pre-condition income is required for day-to-day expenses	\$17,500
Personal monthly DI benefit, at maximum amount	\$10,000
Monthly shortfall	\$7,500

If your client is unable to work for two years, the total loss could be as much as \$60,000!

Regardless of how much money your client makes, the bills need to be paid. Any gap in income can cause stress. You need to make sure your client is sufficiently covered. Assurity can help you fill that gap with AssurityBalance Critical Illness insurance. It pays a lump sum upon the first-ever diagnosis of 21 covered illness, including cancer, heart attack and stroke. Coverage amounts are available in amounts of \$50,000 to \$500,000. This cash payment can be used for anything – mortgage payments, credit card debt, medical treatment, a vacation – *anything!*

Find out about our critical illness insurance today!

In many cases, your client could not live on their disability insurance alone.

Policy Form Nos. I H0820 or CI 007.
Product and rider availability, features and rates vary by state.

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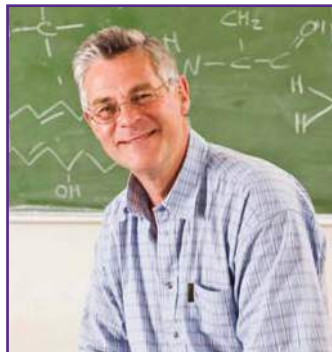
PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

Some of your clients can't purchase disability income protection *because of their occupation...*

- Homemakers
- Home-based business owners
- Professional athletes
- Packing industry workers
- Offshore oil and gas workers
- Writers/Authors
- Actors
- Pilots
- Flight attendants
- Air traffic controllers

And some occupations don't allow your clients to purchase *enough DI...*

- Independent contractors or consultants
- Self-employed individuals
- Teachers
- Government employees
- Commission sales people



Make sure your clients are adequately covered!

AssurityBalance Critical Illness insurance is the solution. It pays a lump sum upon the first-ever diagnosis of 21 covered conditions, including cancer, heart attack and stroke. Coverage amounts are available in amounts of \$50,000 to \$500,000. This cash payment can be used for anything – mortgage payments, credit card debt, medical treatment, a vacation – *anything!*

Find out about our critical illness insurance today!

Policy Form Nos. I H0820 or CI 007.
Product and rider availability, features and rates vary by state.

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Assurity®

Life Insurance Company

PO Box 82533 • Lincoln, NE 68501-2533
(800) 276-7619 • www.assurity.com

We've made selling CI even easier with
**Preferred Life Underwriting
 for Critical Illness!**

If your client qualified for preferred life insurance with an approved company, he or she may be eligible for \$50,000 to \$100,000 of fully underwritten Critical Illness Insurance!*



Assurity's fully underwritten critical illness pays a lump-sum benefit upon the first confirmed diagnosis of a covered illness or medical procedure, such as heart attack, cancer or stroke.

Four easy steps to apply:

1. Critical Illness application must be submitted within six months of preferred life exam.
2. Applicant must have qualified for preferred life with an approved company (see list at right).
3. Complete page 1 of the Assurity application, plus the General Section, Physician page, Critical Illness Product Section and Critical Illness Health Section.
4. Send completed application with a copy of the medical exam and schedule page from the preferred life policy.

Approved ✓

AssurityBalance fully underwritten Critical Illness product highlights:

- Issue ages 18 through 64
- 21 conditions covered
- Guaranteed renewable for life
- Three-category approach allows the benefit to be paid multiple times
- Riders available (for additional premium):
 - Disability Waiver of Premium Rider
 - Accidental Death Benefit Rider
 - Spouse Critical Illness Benefits Rider
 - Children's Critical Illness Benefits Rider

Approved Companies:

- American General
- Assurity
- AVIVA
- AXA
- Banner
- Genworth
- ING
- John Hancock
- Lincoln Financial
- Met Life (Elite & Elite+ only)
- Minnesota Life
- Mutual of Omaha
- North American
- Ohio National
- Principal
- Protective
- Prudential
- Transamerica
- Woodmen of the World

*Underwriting may occur in certain situations, e.g., family history admitted on the CI medical page of the application.

Policy Form Nos. I H0820 or CI 007. Product and rider availability, features and rates vary by state.

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PO Box 82533 • Lincoln, NE 68501-2533
 www.assurity.com

Covering Critical Illness (CI): Assurity CI vs. Acceleration Products

More and more carriers are introducing products accelerating life insurance benefits for critical illness at “no cost.” Most of these products utilize the “discounted death benefit approach” – your client gets some CI insurance benefits by giving up more death benefit, the real cost of acceleration. After explaining to your client how both products work, ask them what’s important in planning their financial protection...and show them how an Assurity CI policy or rider might help!

Example of how both products work:

A 40-year-old, male non-smoker needs both life and critical illness coverage

Carrier	Assurity	Insurance Company A (actual illustration)
Coverage	\$100,000, 20-year term insurance, with \$50,000 CI policy or rider (covering three categories of conditions)	\$100,000, 20-year term insurance, with critical illness acceleration

The insured has a heart attack (at one of the ages listed below) and files a claim

		CI benefits available for 100% acceleration (Insurance Company A's determination of severity)			
Age	Heart Attack	Minor	Moderate	Severe	Life Threatening
45	\$50,000	\$1,000	\$14,690	\$46,577	\$80,617
50		1,000	11,316	45,305	80,351
55		1,000	3,269	40,343	78,813
60		1,000	1,000	27,313	69,926

After critical illness benefits have been paid, here's the amount of coverage still available

Death Benefit					
	\$100,000	\$0	\$0	\$0	\$0
Additional Critical Illnesses	\$100,000 (\$50,000 for two remaining categories)	\$0	\$0	\$0	\$0

Assurity Policy Form Nos. I L0760, I H0810 or CI 005, I H0820 or CI 007. Product availability, rates and features may vary by state. **This material is CONFIDENTIAL AND FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.** Any other use of this information such as for the solicitation of Assurity insurance policies is NOT authorized by Assurity. The policy descriptions of companies other than Assurity referenced in this material were not furnished by those companies and may not relate to the most current version of the policy. This comparison provides a very brief description of Assurity's interpretation of some of the important features of these products; only actual policies can provide detailed and exact information. This is not a full policy description and does not address state variations. Refer to the Assurity policy for complete details, limitations and exclusions.

Questions for your client:

	Assurity's Critical Illness Policy or Rider	CI Acceleration Products
Do you want to take responsibility for your financial protection now?	With Assurity's CI, you decide how much coverage you will need if critical illness strikes.	CI Acceleration relies on the insurance company's determination of the severity of your critical illness.
Do you want simple CI protection?	Assurity's CI pays the benefit amount based on your diagnosis without added subjectivity or calculations.	CI acceleration pays a benefit amount based on the insurance company's calculations related to your attained age, the severity of your critical illness, your life expectancy following diagnosis, and current interest rates.
Do you want the security of coverage for critical illness and death?	Assurity's CI protects you and your family against critical illness and death.	CI acceleration partially protects you and your family against critical illness or death.
Is taking care of your loved ones important to you when you die?	Assurity's CI pays critical illness benefits leaving your full death benefit intact.	CI acceleration may reduce your death benefit by an amount more than what you receive for CI benefits, in some cases significantly more, at a time when illness could leave you uninsurable.
Do you want to maximize your coverage?	Assurity's CI pays benefits for three categories of conditions while not reducing the death benefit – in the example, total payout could be \$250,000.	CI acceleration pays the death benefit or less if you accelerate for critical illness – in the example, total payout could be anywhere from \$1,000 to \$100,000.

Make a simple, secure choice - Assurity's CI policies and riders!



Policy Highlights



Issue Ages	18 through 64, age last birthday
Rates	Male/Female, Tobacco/Non-tobacco
Minimum/Maximum Face Amounts (Benefit)	\$50,000 – \$500,000 for each category
Multiple Benefits Across Categories	The first benefit is paid to you upon the initial diagnosis of a condition or procedure (see detailed list) in any one of the three categories. If you continue to pay the premiums and are diagnosed with a condition or procedure in a different category, you will again receive the benefit payment indicated. Your maximum benefit is up to three times the critical illness policy benefit amount. The multiple conditions must be diagnosed at least 180 days apart.
Multiple Benefits Within Categories	If you have received a partial benefit within a category (e.g., 25 percent of the benefit for coronary bypass surgery) and you have another illness in the same category that pays 100 percent of the benefit (e.g., heart attack), you will receive the remainder of the total benefit for that category (e.g., 75 percent).
Renewability	Policy is guaranteed renewable for life.
Benefit Reduction	Face amount reduces 50 percent on the policy anniversary date in the year the insured turns 65 or five years from the policy issue date, whichever is later.
Waiting Period	Coverage begins immediately for all conditions in Category II – Heart/Stroke and Category III – Other Illnesses and Conditions. Category I – Cancer has a waiting period. See specifics below.
Category I – Cancer Definitions	<ul style="list-style-type: none"> • Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas). • Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.
Category I – Cancer Waiting Period	Invasive and non-invasive cancers have a reduced benefit for the first 90 days of the policy. If cancer is diagnosed during the policy's first 90 days, the policy pays 10 percent of the benefit for invasive cancer or 2.5 percent of the benefit for non-invasive (in situ) cancer. If a cancer is diagnosed after the policy's first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
Survival Period Requirements	There are no survival period requirements. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit (less any benefits previously received) within the category for that illness.
Family Coverage	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
Benefit Payment	The benefit payment goes directly to you and may be used for anything you wish (e.g., medical bills, mortgage or credit card payments, travel, experimental treatments, etc.)
Return of Premium upon death	If you die of any cause, 100 percent of the premiums paid by you less any benefits received are paid to your beneficiary. If you die of a covered illness and meet the criteria (including first-ever diagnosis), your beneficiaries receive the maximum benefit less any benefits previously received within the category for that illness.
Riders Available	Expand your protection with these riders for additional premium: <ul style="list-style-type: none"> • Disability Waiver of Premium Rider • Accidental Death Benefit Rider • Spouse Critical Illness Benefits Rider • Children's Critical Illness Benefits Rider

Over for more information ▶

Multiple Benefits Across Categories

All of the conditions in each category are covered by your critical illness policy and trigger payment of the benefit indicated. If you collect a benefit for a first-ever diagnosed illness or procedure in one category and then have a first-ever diagnosis of a condition or procedure in another category, this policy will pay the maximum benefit shown to you again. You may receive 100 percent of your benefit for a condition in each of three categories. There must be at least 180 days between the dates of diagnosis of multiple conditions or procedures across categories.

Multiple Benefits Within Categories

You may receive 100 percent of the benefit within each category.

If you receive a partial benefit for a condition or procedure in a category (see Category I and II), and then are diagnosed with an additional condition in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

Policy and rider availability, rates and features may vary by state. Policies are underwritten by and all guarantees are based on the claims-paying ability of Assurity Life Insurance Company, Lincoln, Neb. THIS IS A LIMITED BENEFIT POLICY. It is not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients. Please see the other side for a summary of limitations, conditions, exclusions and reductions of coverage. For costs and complete details of coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

Category I – Cancer	Percentage of benefit payable for illness	Category I Maximum benefit
Invasive Cancer	100%	100%
Carcinoma in Situ (Non-Invasive Cancer)	25% (payable once per lifetime)*	

Category II – Heart/Stroke	Percentage of benefit payable for illness	Category II Maximum benefit
Heart Attack	100%	100%
Heart Transplant (or combination transplant including heart)	100%	
Aortic Surgery	100%	
Heart Valve Replacement/ Repair Surgery	100%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)*	
Angioplasty	25% (payable once per lifetime)*	

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer’s Disease	100%	100%
Accidental Loss of Speech	100%	
Benign Brain Tumor	100%	
Coma (not as a result of a stroke)	100%	
Blindness	100%	
Deafness	100%	
End-Stage Renal (kidney) Failure	100%	
Loss of Limbs	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	
Motor Neuron Disease	100%	
Occupational HIV Infection	100%	

* Up to a maximum of \$25,000

Policy Form No. I H0820 or CI-007
 Rider Form Nos: CIR 016, A-R 130, R I0821, R I0822.



**Sometimes CASH
is the best
medicine
when you
are hit by a
critical illness.**



**AssurityBalance® Critical Illness Insurance
pays a lump sum (\$5,000 - \$500,000)
at the first-ever diagnosis of a critical illness
including heart attack, cancer, or stroke.**

Use the benefit payment for anything – your mortgage, auto loan,
credit card payments, medical costs or a relaxing vacation!

Have the best prescription when a critical illness strikes –
financial security.

Policy Form Nos. IH0810 or CI-005 and IH0820 or CI-007. Product availability, features and rates may vary by state. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy contract. Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients.



PO Box 82533 • Lincoln, NE 68501-2533
www.assurity.com

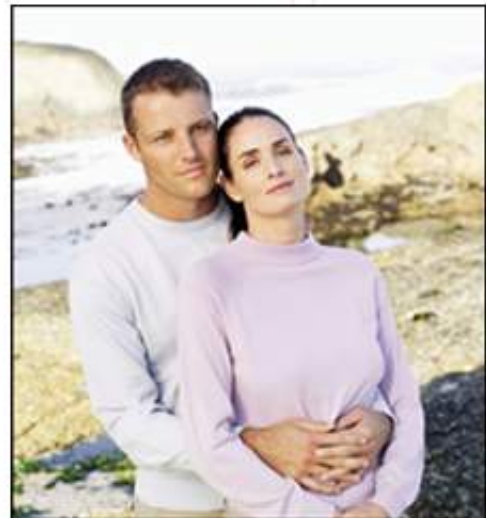
AssurityBalance®

Critical Illness

Don't let a medical crisis become a *financial* one!

Think of people you know who have suffered a critical illness like cancer, a heart attack or stroke...

Would their lives have been simpler if they had received a lump-sum benefit at the first diagnosis of the serious condition? Would they have been focusing more on their recovery than on their bills?



The cash benefit is paid directly to you!



With an individual AssurityBalance Critical Illness Insurance policy, the cash benefit is paid directly to you—to use any way you choose!

These policies contain reductions of benefits, limitations and exclusions. For costs and complete details of coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy for more information.

These are limited benefit policies and are not comprehensive major medical plans or Medicare Supplement policies, and may not be appropriate for Medicaid recipients.

A licensed agent may contact you.

We're all in.®

Policy Form Nos. I H0810 or CI-005 and I H0820 or CI-007.
Product availability, features and rates may vary by state.

15-384-02251 (Rev. 9/13)


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It's not just the medical costs that stack up.

It's also the ones you never planned for.

Even with great health insurance, there are a number of hidden costs associated with a critical illness.

Co-pays, transportation, prescriptions, experimental treatments and a host of other bills may overwhelm you, just when you should be focused on recovery.

A critical illness policy from Assurity Life can help provide the funds needed to meet the unexpected costs that can arise from a serious medical situation.

AssurityBalance® Critical illness pays a lump-sum benefit upon the first confirmed diagnosis of a covered illness or medical procedure, such as heart attack, cancer or stroke. This money can be used in any manner you choose – pay off credit cards, pay mortgage or utility bills, take a vacation or any other purpose.

Call to find out more!

Policy Form Nos. I H0810 or CI-005 and I H0820 or CI-007. Product availability, features and rates may vary by state. This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your agent, Assurity Life Insurance Company or ask to review the policy contract. Critical illness insurance is not a substitute for health insurance. This policy may not be appropriate for Medicaid recipients.

15-387-02251 (8/12)


Assurity®
Life Insurance Company

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(800) 869-0355 • www.assurity.com

Have you ever known someone battling Alzheimer's?

✔ **My neighbor.**

Have you ever known someone who required a major organ transplant?

✔ **My boss.**

Have you ever known someone diagnosed with cancer?

✔ **My mother-in-law.**

Have you ever known someone who suffered a stroke or heart attack?

✔ **My dad.**

No one has immunity from these common health conditions.

Each ailment may be a trigger for claim with a critical illness insurance policy.

Modern medicine is advancing by helping **people survive critical illnesses.**

This extension of life is great for families across the nation, but **it can be difficult** to navigate the new way of life through a recovery.

Critical illnesses create major emotional and financial stress. **Critical illness insurance helps alleviate the financial stress** so that you can focus on managing the emotional stress with your loved ones by your side.

CI insurance is designed to pay a lump sum (**between \$5,000 and \$500,000**) upon diagnosis of many kinds of major health events.

What can CI insurance do in the wake of an Alzheimer's diagnosis?

✔ **\$500,000 for supervision while the family keeps living the way you wanted.**

What can CI insurance do in the wake of a major organ transplant?

✔ **\$500,000 to keep the business running while recovering from surgery.**

What can CI insurance do in the wake of a cancer diagnosis?

✔ **\$500,000 to fly the whole family to see a specialist so mom is not alone.**

What can CI insurance do in the wake of a heart attack or stroke?

✔ **\$500,000 to reduce financial stress for the entire family.**

PINNEY

I N S U R A N C E

Providing All the Tools for Your Successsm

Pinney Insurance

Founded in 1972 as a Transamerica branch office and later incorporated as Pinney Insurance Center, Inc., we are headquartered in our own building in Roseville, California. We provide a small local agency feel with the power of a major national firm.



Pinney has expanded into a national distributor with thousands of contracted agents and offices in California, Illinois, Maryland, North Carolina, Oklahoma, Pennsylvania, Texas, Washington, and Mississippi. Pinney represents over 100 life, annuity, disability, and long-term care companies with the intent of providing our clients & partners with the best possible product solutions at the lowest possible costs.

Email [Brokerage Sales Support](#) or contact one of our Brokerage Directors today at 800-823-4852.

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