

### Policy Highlights



<b>Issue Ages</b>	18 through 64, age last birthday
<b>Simplified Issue</b>	A short application is used. If client is within the build charts and can answer “no” to health questions, qualification is probable.
<b>Rates</b>	Male/Female, Tobacco/Non-tobacco
<b>Minimum/Maximum Face Amounts (Benefit)</b>	\$5,000 – \$50,000 for each category
<b>Multiple Benefits Across Categories</b>	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.
<b>Multiple Benefits Within Categories</b>	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).
<b>Renewability</b>	Policy is guaranteed to age 75.
<b>Waiting Period</b>	Coverage begins immediately for all conditions in <i>Category II – Heart/Stroke</i> and <i>Category III – Other Illnesses and Conditions</i> . <i>Category I – Cancer</i> has a waiting period. See specifics below.
<b>Category I – Cancer Definitions</b>	<ul style="list-style-type: none"> <li>• Invasive cancer is a malignant tumor with uncontrolled growth beyond its original site (includes leukemias and lymphomas).</li> <li>• Non-invasive cancer (cancer in situ) is a malignant tumor that has not invaded surrounding tissue.</li> </ul>
<b>Category I – Cancer Waiting Period</b>	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 maximum benefit for invasive cancer or 2.5 percent of the maximum benefit for non-invasive (in situ) cancer. If cancer is diagnosed after the policy’s first 90 days, the invasive cancer benefit is 100 percent and non-invasive cancer is 25 percent.
<b>Survival Period Requirements</b>	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 that category for that illness.
<b>Family Coverage</b>	Your spouse and/or children may receive critical illness insurance through riders on your policy with additional premium.
<b>Benefit Payment</b>	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.)
<b>Return of Premium upon death</b>	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. There is no extra charge for this provision.
<b>Riders Available</b>	Expand your protection with these riders for additional premium: <ul style="list-style-type: none"> <li>• <b>Return of Premium Rider</b> – 100 percent of premiums paid less any benefits received are returned when policy terminates at age 75. If terminated before then, a percentage of premiums paid less any benefits received are returned (see table in rider contract) .</li> <li>• <b>Disability Waiver of Premium Rider</b></li> <li>• <b>Accidental Death Benefit Rider</b></li> <li>• <b>Spouse Critical Illness Benefits Rider</b></li> <li>• <b>Children’s Critical Illness Benefits Rider</b></li> </ul>

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.

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%	
Stroke	100%	
Coronary Bypass Surgery	25% (payable once per lifetime)	
Angioplasty	10% (payable once per lifetime)	

## 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 or procedure in the same category, you will receive the benefit for that condition or procedure, up to 100 percent for that category.

Category III – Other Illnesses and Conditions	Percentage of benefit payable for illness	Category III Maximum benefit
Advanced Alzheimer’s Disease	100%	100%
Coma (not as a result of a stroke)	100%	
End-Stage Renal (kidney) Failure	100%	
Major Burns	100%	
Major Organ Transplant (other than heart)	100%	
Paralysis (not as a result of a stroke)	100%	

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Policy Form No. I H0810 or CI-005.  
 Rider Form Nos: CIR 016, CIR 018, A-R 130, R I0811, R I0812.

