



What if...
TOMORROW,
you had a heart attack,
developed cancer or were
diagnosed with some
form of critical illness

cancer

HIV

organ
transplant

coma

Are You Prepared?

Consider the following facts.

The likelihood of being diagnosed with a critical illness during the income producing years is significantly higher than the likelihood of dying.

- 48% of mortgage foreclosures are due to a critical illness*
- 50% of all bankruptcies in America are due to a critical illness – 79% of those people had medical insurance**
- 65% of the total costs of cancer are "non-medically related" and not covered by health insurance***

paralysis

heart
attack

Alzheimer's

We would like to offer you a solution...

Critical Illness Insurance is a lump sum cash benefit (up to \$1,000,000) that will be given to you upon the first confirmed diagnosis of an illness or medical condition covered by your policy. You choose how to use your cash benefit. If your policy is not used, Critical Illness Insurance returns all premiums at death.

Consider this innovative opportunity

to give you and your family the peace of mind you all deserve.

Call and speak with us today.

We will be glad to answer your questions, set up an appointment, and help you plan responsibly for your family.



Joe Walter



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*National Center for Health Statistics 2000 **Norton Bankruptcy Advisor 2000
***2002 Cancer Facts & Figures, American Cancer Society