

WHY CANCER INSURANCE?

- Since 1990, more than 18 million new cancer cases have been diagnosed.¹
- In the U.S., men have about a 1 in 2 lifetime risk of developing cancer, and for women the risk is about 1 in 3.¹
- Cancer is the second leading cause of death in the U.S., exceeded only by heart disease.¹

MORE PEOPLE ARE SURVIVING CANCER.

- The National Cancer Institute estimates that approximately 9.6 million Americans with a history of cancer were alive in 2000. Some of these individuals were considered cured, while others still had evidence of cancer and may be undergoing treatment.¹
- The 5-year relative survival rate for all cancers combined is 63%.¹

WHAT ARE THE COSTS OF CANCER?

- The National Institute of Health estimates overall costs for cancer in the year 2003 at \$189.5 billion: approximately 33% for direct medical costs and 67% for indirect, non-medical costs.¹

¹ Source: American Cancer Society, Cancer Facts & Figures 2004

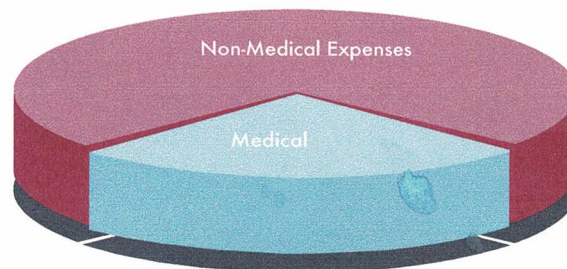
The above facts represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the Company or the policy by the American Cancer Society.

Medical Expenses

- Physician's Services
- Hospital Charges
- Drugs
- Surgery
- Radiation/Chemotherapy

Non-Medical Expenses

- Loss of Income
- Increased Living Expenses
- Transportation
- Lodging
- Meals Away From Home
- Child Care
- Increased Telephone Expenses
 - Long Distance
 - Cell Phone
- Other Unforeseen Expenses



The benefits described in the policy do not cover all non-medical expenses. However, the benefit payment you receive can be used to pay any of your medical or non-medical costs not paid by any other insurance.

GUARANTEED RENEWABLE FOR LIFE

Your policy cannot be cancelled regardless of changes in health, the number of times benefits are received or advancing age. The only way the policy can be cancelled is for failure to pay premiums. The Company reserves the right to change the rates on all policies of this class in the entire state.