GEORGIA

Globe Life
Liberty National Division

First Diagnosis Lump Sum Cancer Policy

Up to $30,000 cash, one time, and you decide how it's spent

Are you financially prepared if the doctor were to diagnose cancer?

Does your insurance coverage allow you the freedom to choose how to treat your illness?

Now, more than ever, a cancer diagnosis brings with it an amazing number of treatment options.

However, traditional health insurance plans may not offer you the freedom to pursue nontraditional treatments.

Globe Life Liberty National Division's Lump Sum Cancer Policy provides you and your family with cancer insurance if you or your covered family member is diagnosed with cancer for the first time.

Choose a cash benefit amount up to $30,000 to be used in whatever manner you see fit. Use it for any type of treatment you and your doctor deem appropriate. Use it to help cover lost wages, pay the mortgage or other bills. Use it to take your family on a vacation, if you like.

The Coverage

- Choice of lump-sum benefit amount: $10,000, $20,000, and $30,000
- Issue ages 0–69 for individual; ages 15–69 for single parent or family coverage
- Only health of applicant considered for eligibility – heredity not an issue
- No physical exam required to qualify, just a few simple health questions
- Premiums will not increase as you age, only on a class basis by state
- Guaranteed renewable for life (or coverage until insured's one-time cash benefit is paid)

The Payoff

- Pays the selected maximum benefit amount, as listed in the policy schedule, up to $30,000 for first diagnosis of internal cancer or malignant melanoma.
- Pays in addition to any other insurance coverage you may have, even at a government or VA facility
- The money comes directly to you and you decide how it's spent – all of it – upon written satisfactory proof of first-time diagnosis of cancer while policy is in force

Underwritten by Liberty National Life Insurance Company, a Globe Life company.

The Company Behind The Coverage

Experience
Since 1900, Globe Life Liberty National Division has provided secure protection to thousands of Americans. We have a special commitment to our policyholders and offer supplemental life and health insurance policies designed to fit your needs.

Tradition
For more than 40 years, Liberty National Division has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 7/19). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 11/19), A1 for Insurer Financial Strength by Moody's (as of 9/18), and A+ "Strong" for Insurer Financial Strength by Fitch (as of 11/19) and named to Ward's Top 50 Life-Health List (as of 6/19).*

Service
Our licensed agents are an important resource for our policyholders. A Liberty National Division agent can explain our policies in detail and answer any questions or concerns you might have.

Questions and Answers

Do I have to take a physical to qualify for coverage?
No. No physical exam is required. A few health questions will determine if you qualify. That's it!

But cancer runs in my family. Does that make me ineligible?
No. Only the health of the proposed insured is considered for eligibility.

What if I already have other cancer coverage. Can I still purchase this policy?
Absolutely! With our policy there's no duplication of coverage. Liberty National Division's policy supplements other coverage and **pays in addition** to existing coverage and/or use of government/VA hospitals. The benefit is a single cash payout for the total amount.

What if my cancer treatment is only a few hundred dollars?
It doesn't matter – you are paid the **total** benefit amount you selected **in cash** – get treatment, pay bills, save it, spend it, it's **yours**!

Do I have to send in cancer claims before I can receive the cash benefit?
There is only one claim – when you file for full cash payment. The first time you are diagnosed with internal cancer, send in satisfactory pathological written proof of the diagnosis and Liberty National will do the rest for you.

Do I have to be hospitalized or treated to receive my benefit?
No. No hospitalization or cancer treatment required. We pay you your total cash benefit due upon first diagnosis.

Limitations and Exclusions We will not pay benefits under this policy for: 1. Any other disease, sickness, disability, or incapacity, 2. First diagnosis of cancer before the policy has been in force 30 days from the effective date shown on the Policy Schedule, 3. Any diagnosis of cancer made by the Covered Person or a member of the Covered Person's immediate family or household, 4. Any diagnosis of cancer made outside the United States of America.

This is a solicitation for insurance. The benefits described in this brochure are contained in policy form LCANLS-2. Forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.

*Ratings for Liberty National Life Insurance Company, a Globe Life company

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