

MORTGAGE PROTECTION WITH LIVING BENEFITS

ETHOS

Index Universal Life

Critical Illness

- Invasive Life-Threatening Cancer (in CA, Invasive/Metastatic Cancer)
- End Stage Renal Failure
- Major Organ Transplant
- Blindness Due to Diabetes
- Paralysis of Two or More Limbs
- Benign Brain Tumor
- Heart Valve Replacement
- Coronary Artery Bypass Graft Surgery
- Aplastic Anemia
- Aortic Aneurysm
- Major Heart Attack
- Stroke
- Coma
- Major Burns
- ALS

Accelerate 25% of death benefit.

Chronic Illness

Unable to perform 2 activities of daily living for at least 90 days.

Severe Cognitive Impairment

Accelerate 50% of death benefit.

Terminal Illness

Life expectancy 12 months or less.

Maximum payout of 75% of the death benefit.

YOUR PROTECTION PLAN

Name: _____

Option 1: _____

Option 2: _____

Option 3: _____

Name: _____

Option 1: _____

Option 2: _____

Option 3: _____

Cancer

- 1 in 2 MEN will get cancer
- 1 in 3 WOMEN will get cancer
- 68% Survival rate

STROKE

- 800,000 PER YEAR
- 80% Survival Rate
- The average age of first stroke; 66 for MEN 70 for WOMEN

HEART ATTACK

- 720,000 Per Year
- 80% Survival Rate
- The average age of first heart attack is 65

6 ACTIVITIES OF DAILY LIVING:

- | | |
|-----------|-----------------|
| Eating | Getting Dressed |
| Bathing | Transferring |
| Toileting | Continence |