

Liberty National's First Diagnosis Cash Cancer Policy

Up to \$50,000 cash, one time, and you decide how it's spent



Liberty National
Life Insurance Company
Since 1900



P.O. Box 8080 • McKinney, TX 75070 • (972) 529-5085
www.libertynational.com

This is a solicitation for insurance.
You will be contacted by a state-licensed insurance Agent
representing Liberty National Life Insurance Company.

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.

Liberty National's Cash 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 \$50,000 to be used in whatever manner you see fit. Use it for deductibles and coinsurance or any treatment you and your doctor deem appropriate. Use it to help cover lost income, pay the mortgage, or other bills.

THE COVERAGE

- Choice of lump-sum benefit amount: \$10,000, \$20,000, \$30,000, \$40,000, and \$50,000 (benefit limits may vary by state)
- Issue ages 0-69 for individual coverage; ages 15-69 for single parent or family coverage
- 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 \$50,000 for first diagnosis of internal cancer or malignant melanoma. No benefit is payable if cancer first manifests itself before the policy has been in force for 30 days from the effective date shown in the policy schedule
- 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



The Company Behind The Coverage

Experience

Since 1900, Liberty National Life Insurance Company 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 30 consecutive years, Liberty National has earned the A+ (Superior) Financial Strength Rating from A.M. Best Company (as of 6/12). We are also rated AA- "Very Strong" for Financial Strength by Standard & Poor's (as of 5/11), A1 for Insurer Financial Strength by Moody's (as of 3/12), and A+ "Strong" for Insurer Financial Strength by Fitch (as of 6/12).

Service

Our licensed Agents are an important resource for our policyholders. A Liberty Agent can explain our policies in detail and answer any questions or concerns you might have.

QUESTIONS AND ANSWERS

Q Do I have to take a physical to qualify for coverage?

A No. No physical exam is required. A few health questions will determine if you qualify. That's it!

Q But cancer runs in my family. Does that make me ineligible?

A No. Only the health of the proposed insured is considered for eligibility.

Q Do I have to send in cancer claims before I can receive the cash benefit?

A 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.

Q What if my cancer treatment is only a few hundred dollars?

A 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!

Q What if I already have other cancer coverage. Can I still purchase this plan?

A Absolutely! With our plan there's no duplication of coverage. Liberty National's plan 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.

Q Do I have to be hospitalized or treated to receive my benefit?

A No. No hospitalization or cancer treatment required. We pay you your total cash benefit due upon first diagnosis.

Q I have a good Major Medical policy. Wouldn't my existing coverage be sufficient?

A Not necessarily. According to the American Cancer Society, about 17% of the total cost of Cancer is from lost productivity due to illness*. This doesn't begin to include transportation costs, phone calls, or at-home care. With the cash benefit Liberty National's Cash Cancer plan provides, you can afford these additional expenses that are not covered under your other "standard" insurance.

*American Cancer Society. *Cancer Facts & Figures 2012.*

LIMITATIONS AND EXCLUSIONS

We will not pay benefits under this policy for:

1. Any other disease, sickness, 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 Policyholder or a member of the Policyholder's immediate family or household,
4. Any diagnosis of cancer made outside the United States of America.

In the event of any dispute, claim question, or disagreement arising out of or relating to this policy, the parties shall use their best efforts to settle such disputes. To this effect, they shall negotiate with each other in good faith to reach a just solution.

If the parties do not reach a solution by negotiation as described above within sixty (60) days, then upon written notice by either party to the other, all disputes, claims, questions, and controversies of any kind or nature arising out of, or relating in any way to, this policy, its subject matter, its negotiation, issuance, or termination shall be submitted to binding arbitration pursuant to the provisions of the Federal Arbitration Act and according to the Arbitration Rules of the American Arbitration Association then in effect.