

Why buy **critical illness insurance**?



The biggest and most costly medical events are often the least predictable. However, a critical illness plan can help you be financially prepared.

Serious Illness = Serious Bills



Approximately every **40 seconds**, someone in the United States will have a heart attack.¹



\$12,512
The average cost for a **hospital stay**.²



The average **annual deductible** among covered workers with a deductible has **increased 61%** over the last 10 years.³

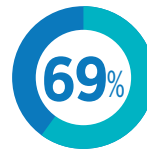
Are you financially prepared to survive a critical illness?

Improvements in treatment and early detection can lead to higher survival rates.

The 5-year relative **survival rate** for all cancers diagnosed.⁴



The **chance of survival** also means surviving the financial impact.



69% of adult Americans have **less than \$1,000** in a savings account.⁵

Why Critical Illness Insurance?



Appropriate for anyone regardless of age, genetics or family medical history



Pays a lump sum upon diagnosis of a covered critical illness



Use funds for anything both medical and non-medical expenses

The Bottom Line?



73% of Americans rank their finances as the **most significant** source of stress in their life.⁶



Critical illness insurance can help you prepare for the financial impact of a covered, critical diagnosis.



Considering the facts,

WHY | wouldn't you **buy critical illness insurance?**

1. American Heart Association: 2023 Heart Disease and Stroke Statistics Update Fact Sheet At-a-Glance; January 17, 2023, P2; 2. AHRQ Healthcare Cost and Utilization Project, National Inpatient Sample as of January 27, 2021; 3. Kaiser Family Foundation: Employer Health Benefits Survey; Summary of Findings 2022, P3; 4. American Cancer Society: Cancer Facts and Figures 2023, P18; 5. SpendMeNot: 21+ American Savings Statistics to Know in 2021; May 31, 2021; 6. Best Money Moves: 5 Financial Stress Statistics for 2021; February 3, 2021

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