

The Advantages of Specified Critical Illness

Lump-Sum, Tax-Free Benefits, based upon diagnosis of the following:

Category I:

- Heart Attack
- Stroke
- Major Organ Transplant (insured is recipient)
- Permanent Paralysis
- End Stage Renal (Kidney) Failure
- Coronary Artery Bypass Surgery (25%)

Category II:

- Cancer Benefit
- \$100 Mammography Benefit
- Dual Payout Program- Total face value is payable for both Category I and Category II benefits (i.e., if \$50,000 policy is elected, total benefit available for Category I & II is \$100,000)
- Level Premium (age banded; tobacco/non-tobacco)
- Health Screening Rider (\$50) is available as an employer option
- Level Benefit to Age 70 (50% thereafter)
- Product offered to Individual, Spouse (\$5k to \$30k options) and Dependent Children (\$5k & \$10k options)
- 12/12 Pre-Existing Condition
- 100% Portable
- Issue Ages: 17-64

<i>Critical Illness Plan with the Cancer Benefit</i>						
Age	Face Amount	Weekly Premium	Face Amount	Weekly Premium	Face Amount	Weekly Premium
25	\$ 10,000	\$ 1.76	\$25,000	\$ 3.70	\$30,000	\$ 4.34
35	\$ 10,000	\$ 2.52	\$25,000	\$ 5.60	\$30,000	\$ 6.63
45	\$ 10,000	\$ 4.50	\$25,000	\$10.56	\$30,000	\$12.58
55	\$ 10,000	\$ 7.94	\$25,000	\$19.16	\$30,000	\$22.90

Please Note: This document is for illustrative purposes only. Costs vary based upon Final Census information, SIC factors, and number of lives. Distribution of this document is for Broker use only. Please contact your Unum Sales Consultant for proposals or with questions.