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). $10,000 maximum lump-sum benefit amount available to eligible Florida applicants with breast cancer history who meet the Company’s underwriting requirements for coverage.
- Issue ages 0-64 for individual coverage; ages 15-64 for single parent or family coverage
- No physical exam required to qualify, just a few simple health questions
- Eligible applicants with breast cancer history must complete a recorded telephone interview as part of the underwriting process.
- Premiums will not increase as you age, only on a class basis by issue state
- Guaranteed renewable for life (or coverage until insured’s one-time cash benefit is paid)

**THE PAYOFF**

- Pays the selected maximum benefit amount listed in the Policy Schedule, up to $50,000 (up to $10,000 for eligible applicants with breast cancer history), upon our receipt of written satisfactory proof of a first-time diagnosis* of internal cancer or malignant melanoma made while the policy is in force. No benefit is payable for cancer which first manifests 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.

* Excluding a breast cancer diagnosis disclosed on your application for this policy that meets the Company’s underwriting requirements for coverage.
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 8% 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.

Q: What if I have had breast cancer in the past?
A: Florida applicants or family members with a history of breast cancer may apply for a lump-sum maximum benefit of $10,000, provided there has been no recurrence or treatment for the malignancy within the two years preceding the date of the application, and that applicable underwriting requirements for coverage are met (including a recorded telephone interview).

LIMITATIONS AND EXCLUSIONS

We will not pay benefits under this policy for:

1. Any disease, sickness, disability, or incapacity other than “Cancer,” as defined in the policy;
2. Cancer first manifested before the policy has been in force 30 days from the Effective Date shown in the Policy Schedule*;
3. Any diagnosis of cancer made outside the United States of America, absent a written confirming diagnosis of cancer by a doctor who is duly licensed to practice, and is practicing, medicine in the United States;
4. Anyone who has ever had cancer diagnosed prior to the Effective Date shown in the Policy Schedule*.

*Excluding a breast cancer diagnosis disclosed on your application for this policy that meets the Company’s underwriting requirements for coverage.