

Cancer is a reality.

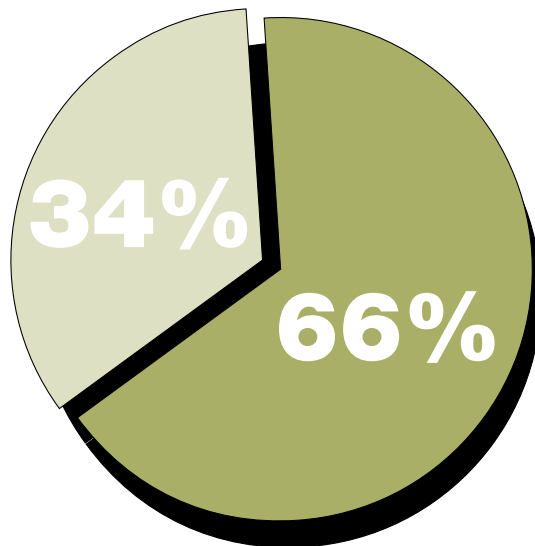
THE FACTS THE COSTS

- Cancer will strike one out of three Americans and three out of four families. *
- Cancer is the second leading cause of death in the United States, preceded only by heart disease.**
- This year about 552,200 Americans are expected to die of cancer, more than 1,500 people a day.**
- Nearly five million deaths have been attributed to cancer since 1990.**
- Since 1990, an estimated 13 million new cases of cancer have been diagnosed.**

- “The most expensive disease in American is cancer, which cost Americans \$100 billion in 1992, which is greater than 11 percent of the total spent on all diseases.” according to Patrick Quillin, PhD, RD, CNS in *Beating Cancer with Nutrition*.
- The average annual cost for cancer in the United States today exceeds \$104 billion.**
- Cancer has two types of cost: direct and indirect. (See pie chart below.*) Direct costs include doctor bills, hospital charges, and medical expenses. The much larger portion of expenses are indirect costs, such as lost income, living expenses, and insurance limitations.

Direct Costs

Doctor Bills
Hospital Charges
Medical Expenses



Indirect Costs

Lost Income
Living Expenses
Insurance Limitations

THE SOLUTION

United American offers a cash benefit cancer policy, the CANB. The issue age is 0-69, and it pays a one time cash benefit for \$10,000 up to \$50,000 upon the first diagnosis of cancer.

The benefit can be used for anything — lost income, travel expenses, at-home care, or treatment. When you consider the facts and costs related to cancer, CANB is a savvy investment for any client.

*Information provided by the American Cancer Society's *Facts & Figures 1997*

**Information from the American Cancer Society's website on May 2, 2001.