

A Valuable Addition to Your Portfolio

Critical Illness coverage can be a valuable addition to your product portfolio. As people understand their vulnerability in this situation, interest has grown. The product was introduced in the U.K. in 1987 and within a decade was being sold by more than 70 companies, with more than \$32 billion in coverage.

In the U.S., interest in Critical Illness has been growing steadily. Now is the time for you to meet this newly recognized need.

Entering any new market can be costly, both in terms of time and money. But with Critical Illness coverage from CSP you enter this market with minimal strain on your resources. We provide:

- *policy forms*
- *insurance application*
- *claim forms and procedures*
- *underwriting manual*
- *rates and actuarial support.*

We are ready to work with you to develop a product that meets your needs.



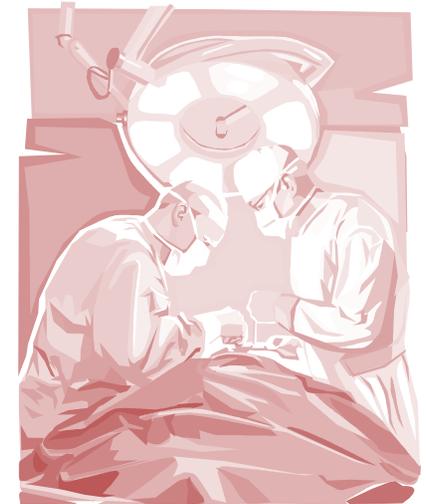
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Critical Illness Coverage

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What is Critical Illness Coverage?

Critical Illness insurance was designed to provide much needed cash for an insured who is diagnosed with one of the covered conditions. Typically, these are conditions that many Americans will face, but few have prepared for. They include heart attack, certain kinds of cancer, stroke, organ transplant and others.

Advances in modern medicine have resulted in an increasing number of people recovering from these illnesses. However, rising medical costs, time off from work, and specialized rehabilitation needs are expensive and probably not fully funded by existing insurance. Surviving a critical illness may mean facing financial burdens almost as serious as the conditions themselves.

Critical Illness Coverage Answers This Need

This coverage responds with a lump sum benefit payable when an insured suffers the first occurrence of a covered Critical Illness. The insured must satisfy certain criteria, such as a waiting period and providing medical proof that supports the claim. The benefit is then paid directly to the insured—not to providers—so that it may be used as the insured sees fit:

- To pay medical bills
- To modify the home
- To arrange for child care
- To travel to and from treatment

What Conditions are Typically Covered?

- Heart Attack
- Life Threatening Cancer
- Stroke
- Major organ Transplant
- Kidney (Renal) Failure

Other conditions may also be covered, depending on policy design.

Who Needs This Coverage?

Virtually anyone concerned with the high cost of recovering from a major illness may need this coverage. While medical plans cover much acute care, most people face significant expenses following a critical illness. It can devastate a family's finances....and it can happen to almost anyone.

Consider these sobering facts:

- The probability of surviving a critical illness before age 65 is almost twice as great as dying.
- An estimated 1.2 million Americans will be diagnosed with cancer next year.
- More than 1 million people will suffer a heart attack in the next year. Two thirds of them will survive.
- Stroke is the number 1 cause of serious long-term disability in the U.S.
- A large percentage of cancer-related expenses are non-medical, meaning they are not reimbursed under health plans.

More Choices for Your Customer

Our Critical Illness product provides the cash the insured needs to pay for uncovered services-as he or she sees fit-not as the terms of their health care determines. It offers the financial freedom to help recover from the hardships of a serious illness.

Unlike life insurance, this benefit is payable to the insured while he or she is still living.

Product Description

You can market Critical Illness as best fits your marketing strategy and distribution:

- As a stand alone group product
- As a rider to a group or individual life policy

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