

MORE PEOPLE ARE SURVIVING CRITICAL ILLNESSES.¹ IT'S THEIR FINANCES THAT NEED HELP RECOVERING.

Thank you for your interest in Critical Illness Insurance from Stonebridge Life Insurance Company – an important form of supplemental coverage that can help protect your family and your finances if you are ever diagnosed with a covered critical illness: cancer, heart attack, stroke or paralysis. As long as you're in good health now, it's easy to obtain this coverage at affordable rates. In fact, you could save 20% on your premiums! **

What is Critical Illness Insurance?

Nobody wants to think about getting sick. But the fact is that one out of every three people in the U.S. will be diagnosed with cancer during their lifetime¹. Although most people recover from a critical illness like cancer¹, it's often much harder for them to recover from the financial difficulties that being sick can cause. Critical Illness Insurance helps pay those costs.

Why do I need this extra protection?

Originally designed by a doctor, who saw the financial toll that can result from a serious illness², Critical Illness Insurance from Stonebridge Life was created to pay up to \$100,000* which can be used to cover the costs of everyday living expenses that are not usually covered by medical insurance or long-term disability coverage. This is the kind of coverage that can really help if you are diagnosed with a critical illness and can't work.

Critical Illness Insurance exists for one reason only: to help maintain your standard of living while you focus on getting better. With Critical Illness Insurance, you get a lump sum payment of up to \$100,000 which can help cover routine living expenses like mortgage payments, utility bills, groceries, medications, educational costs, child care, home repairs, housekeeping and more. What's more, the \$100,000 is yours to use any way you like. The money gets sent directly to you. All \$100,000 of it.

Your choice of Cost & Coverage options

Depending on how much you think you'll need to maintain your current lifestyle, Critical Illness Insurance is designed to cover many possible situations. For example, you can choose policies of \$20,000; \$30,000; \$50,000³; or \$100,000³. All for a premium of as little as \$1.54 a day. And if you apply before age 50 and never make a claim by age 65, you'll receive all of your paid premiums back if you select the return of premium option. Guaranteed!



Great rates. Even better savings.

Critical Illness Insurance from Stonebridge Life Insurance Company is available to you at very affordable rates. But here's the kicker: if you pay your premiums automatically by credit card, you'll save 20%** on your monthly payments. Great coverage for even greater value!

Apply while you're still in good health.

Even if you have health insurance and disability coverage, Critical Illness Insurance can help fill the gaps in your coverage to help maintain your standard of living while you recover. But remember, you must apply while you're still healthy. Once you become ill, you may become ineligible for this essential protection.

Get a quote, apply online and save!

Don't forget. If you pay automatically by credit card, you'll save 20% on your monthly premium payments. Why wait? It's important to protect your family and finances while you're still healthy. Apply now!

¹ Cancer Facts and Figures 2008, 2008 Critical Illness Insurance Conference, www.loma.org/criticalillness_Barnard_bio.asp, 2008

² Incisive Media Investments Ltd., August 2005.

* Available to ages 18-62 (18-54 in CA). Other coverage amounts available.

**Sign up for automatic credit card payments and save 20% every month.

Credit card discount not available in HI or OK.

³ \$50,000 and \$100,000 amounts not available in MD or LA.

VT Residents: You must be covered by a comprehensive health insurance plan in order to be approved for this product.

