10 IMPORTANT REASONS TO OWN *Critical Illness* Insurance

1. **1 in 3 Americans** develop cancer in their lifetime.[1]
2. Someone in the U.S. has a heart attack **every 40 seconds**.[2]
3. More than **795,000 Americans** have a stroke each year[3], with **1 in 4** stroke survivors having another stroke.[4]
4. **51%** of cancer patients and survivors carry medical debt with a balance over $5,000 due to costs of their cancer.[5]
5. The average total cost of a severe heart attack can be as much as **$1 million** dollars when you consider hospital costs, medications, doctor visits and potential loss of wages.[6]
6. Recovery from a heart attack takes **two weeks to three months**, during which you may not be able to work.[7]
7. Cancer patients can expect to pay about **$6,000 - $10,000 per year** out-of-pocket for treatments and therapies.[8]
8. **57% of Americans** can't afford a $1,000 emergency expense.[9]
9. A critical illness policy will **pay a lump sum cash benefit directly to you** and can be used for anything including co-pays, deductibles, medical bills, household bills or help with income loss.
10. A policy can help provide **peace of mind** so you can focus on recovery.

*Be prepared for the unexpected with **Critical Illness Insurance**.*

[1] *American Cancer Society, Lifetime Risk of Developing or Dying from Cancer, https://www.cancer.org/cancer/risk-prevention/understanding-cancer-risk/lifetime-probability-of-developing-or-dying-from-cancer.html, January 2023.*

[2] *Centers for Disease Control and Prevention, Heart Disease Facts, https://www.cdc.gov/heartdisease/facts.htm, May 2023.*

[3] *Centers for Disease Control and Prevention, StrokeFacts, https://www.cdc.gov/stroke/facts.htm, May 2023.*

[4] *American Stroke Association, 1 in 4 stroke survivors will have another stroke, https://www.stroke.org/en/life-after-stroke/preventing-another-stroke# , 2023.*

[5] *American Cancer Society Cancer Action Network, 51% of cancer patients and survivors report incurring medical debt as a result of the costs of their cancer care, https://www.fightcancer.org/policy-resources/survivor-views-cancer-medical-debt#, March 2022.*

[6] *KY3, Heart attacks can be a danger to your health and your pocketbook, https://www.ky3.com/2022/02/22/heart-attacks-can-be-danger-your-health-your-pocketbook/, February 2022.*

[7] *Cleveland Clinic, Heart Attack Recovery and Rehabilitation, https://my.clevelandclinic.org/health/diseases/17055-heart-attack-recovery--cardiacrehabilitation, October 2022.*

[8] *Arizona Oncology Foundation, Are cancer treatments covered by insurance?, https://www.arizonaoncologyfoundation.org/are-cancer-treatments-covered-by-insurance/, 2020.*

[9] *Fortune, 57% of Americans can't afford a $1,000 emergency expense, says a new report. A look at why Americans are saving less and how you can boost your emergency fund, https://fortune.com/recommends/banking/57-percent-of-americans-cant-afford-a-1000-emergency-expense/, 2023.*

LIMITED-BENEFIT POLICY. This policy has limitations and exclusions. For costs and complete details of coverage, contact an agent.

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