***If you could not work for 1-6 months due to a serious illness or injury, WOULD THAT IMPACT YOU FINANCIALLY?***

*THE FACTS:*

* CANCER *will happen* to 1 in 2 **men**, 1 in 3 **women**, 3 out of 4 **families**
* Injury-related ACCIDENTS occur **every 4 mins** in the US—*90% occur off the job!*
* Every **34 seconds** someone suffers a HEART ATTACK and every **40 seconds** a STROKE

*THE PROBLEM:*

* Accidents and Critical Illnesses are ***never*** planned
* OUT OF POCKET expenses can account for *over half* of your total cost
* Co-pays & deductibles are *higher than ever*
* Most families cannot anticipate what the costs will be

*THE SOLUTION:* Our products provide a ***financial safety net*** to protect your savings, assets and livelihood. When an unexpected accident or illness occurs, we put money ***directly in your pocket*** to help with lost income, at-home bills, travel expenses, and *any* unforeseen out-of-pocket costs.

*FEATURES:*

* CASH TO YOU—we pay *you*, not the doctors or hospitals
* AFFORDABLE—fits into *any* budget
* TRANSFERRABLE—individualized plans that *stay with you*
* IN ADDITION—to *any* other coverage
* 24-HR COVERAGE—for you or entire family
* ***REFUNDABLE PREMIUMS***—what you pay in and don’t use, **you get back!**