



Medicare Supplement

- 12-month rate guarantee (all plans)
- Competitive rates
- A product seniors trust
- No waiting period for pre-existing conditions
- Over 25 years claims experience
- Knowledgeable, in-house customer service



Final Expense

- Whole life insurance plan
- Issue ages 45-89
- Point of sale pre-approval
- Simplified yes/no application
- 2-4 day turnaround time on bank draft
- Level, Graded or Modified death benefits (in most states)*
- Face amounts: \$3,000 - \$35,000**

* AR, MT, NC, PA are level benefit only.

** Maximum amount varies by applicant age at policy issue.



Cancer Plus

- First occurrence cancer insurance
- Pays a lump sum benefit upon a cancer diagnosis
- Issue ages 18-79
- Benefits range from \$5,000-\$25,000
- Hospitalization not required
- Helps offset out-of-pocket expenses
- Pays benefits directly to insured unless assigned to provider



Continental Care

- Issue ages 30-89
- Pays indemnity benefits of up to:
 - \$1,000 for hospital confinement
 - \$150/daily for skilled nursing facility care
 - \$25/daily private hospital room
 - \$60/daily registered nurse (\$30/shift) home or in-hospital
 - \$250 optional daily hospital
- Helps offset out-of-pocket expenses
- Pays benefits directly to insured unless assigned to provider
- Waiver of premium



Home Care

- Issue ages 50-89
- Daily hospital indemnity up to \$150
- Home care indemnity up to \$750/week
- \$60/daily registered nurse (\$30/shift) home or in-hospital
- Helps offset out-of-pocket expenses
- Pays benefits directly to insured unless assigned to provider
- Pays benefits for medically necessary home care



Nursing Facility Care

- Issue ages 50-89
- Daily nursing facility indemnity up to \$120
- Daily hospital indemnity up to \$150
- \$60/daily registered nurse (\$30/shift) home or in-hospital
- Helps offset out-of-pocket expenses
- Pays benefits directly to insured unless assigned to provider
- Pays benefits for medically necessary nursing facility care