

Prepare for the Unexpected

Being prepared for the unexpected in life can make all the difference for your family's financial well-being. You probably carry home, car, life and health insurance for that very reason. But what if you suffered a major health condition such as a heart attack, cancer or stroke? Could you cover your financial obligations if you were out of work or incurred medical costs not covered by your health insurance?

Critical Illness Plus insurance* an individual limited benefit health insurance policy, can help fill the financial gaps not covered by traditional health, disability and life insurance if a critical illness or specified disease is diagnosed. Critical Illness Plus is issued by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, and National Integrity Life Insurance Company, Greenwich, NY.

It pays a lump sum benefit upon diagnosis of certain critical health events. That's money you can use to help with the following expenses:

- Replacing lost income
- Health insurance co-pays, deductibles and out-of-network costs
- Travel and lodging expenses while receiving treatment
- Household expenses, childcare and other financial obligations
- Rehabilitation expenses

Having an additional financial resource can help you concentrate on what's most important — getting well.



Did you know?

In one survey, one in five Americans reported problems paying medical bills in the past year. That includes people with incomes above \$50,000 and those with private insurance.

Source: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted Aug. 28-Sept 28, 2015).

Affordable Coverage

At age 42, a non-tobacco user seeking \$50,000 of Critical Illness Plus coverage could pay:

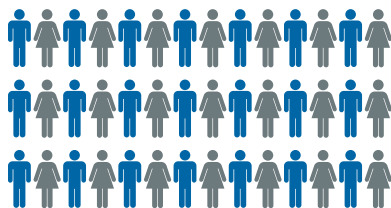
Male	Female
Less than \$100/month	Less than \$68/month

Sample quote for policy without election of Accidental Death Benefit rider, as of 2/26/18. Premium quotes may vary by state.

* Critical Illness Plus is the marketing name for specified disease insurance in New York and critical illness insurance in all other states.

Prepare for the Unexpected

An estimated 1.7 million new cancer cases will be diagnosed in the U.S. in 2018¹



1 American Cancer Society. Cancer Facts and Figures, 2018.

Approximately 800,000 strokes occur in the U.S. each year – that's **one every 40 seconds**²



2 Heart Disease & Stroke Statistics – 2017 Update; a report from the American Heart Association. *Circulation* 2017; January 25.

About **735,000** Americans have a heart attack each year and about half of all Americans have at least one of the three key risk factors for heart disease³

1. High blood pressure
2. High LDL cholesterol
3. Smoking



3 Centers for Disease Control and Prevention. Heart Disease Facts 2017.

Critical Illness Plus Insurance Basics

Issue Ages: 18-69 age last birthday, 18-64 in CA, 40-69 in NJ

Choose your coverage: \$10,000 to \$100,000 benefit

Premiums determined by issue age, gender and tobacco use

Benefit Coverage⁴

The policy pays a 100% lump sum benefit for the following illnesses, as described in the policy:

- Heart attack (myocardial infarction), with proof of:
 - Typical clinical symptoms, such as central chest pain; and
 - Diagnostic increase of specific cardiac markers; and
 - New electrocardiographic markers of infarction.
- Life threatening cancer (malignant)⁵
- Stroke
 - Measurable neurological effects lasting 30 days or more⁴
 - Does not include Transient Ischemic Attack (TIA) sometimes referred to as “mini stroke”
- Major organ transplant (*Not in NJ and NY*)
 - Includes liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney and bone marrow
 - You must be registered with the United Network for Organ Sharing (UNOS).
- End-stage renal (kidney) failure

The policy pays 25% of the maximum benefit for the following illnesses:⁶

- First carcinoma in situ (cancer confined to origin site)⁵
- First coronary angioplasty (surgical treatment) (*Not in NJ and NY*)
- First coronary artery bypass surgery (surgical treatment) (*Not in NJ and NY*)

The policy pays a flat, one-time benefit of \$250 for skin cancer in NY.

4 In NJ, benefits will not be paid for any Pre-Existing Condition during the initial six months of coverage beginning on the Policy Date. For stroke, there is no 30-day requirement. Persistent measurable neurological deficit must be consistent with diagnosis of a new stroke. Stroke does not include brain death or injury due to trauma or hypoxia.

5 In most states, for life threatening cancer, we will pay 10% of the benefit (10% of 25% for the first carcinoma in situ) if diagnosis occurs within the first 90 days after the issue date or reinstatement date (first 30 days in AR, MD, OK, WV and WI). The policyholder receives all premiums paid plus the 10% benefit, and the policy will terminate. For life threatening cancer diagnosis after 90 days, 100% of the benefit will be paid and the policy will terminate. For cancer in situ diagnosis after 90 days, 25% of the benefit will be paid and the policy will continue at a 75% benefit. **Please see state specific variations to the cancer benefits on the back page.**

Return of Premium Guarantee

If you are not diagnosed with one of the defined covered critical illnesses, the insurer will return 100% of your premiums paid, excluding Accidental Death Benefit premiums, to your named beneficiary at your death. If the sum of the benefits paid is equal to or greater than the sum of premiums paid, there is no return of premium.⁷ *Not available in Florida, Minnesota, New Jersey or New York.*

Optional Accidental Death Benefit Rider

This benefit is available for a separate cost at policy issue or within 60 days of issue. It provides a lump sum to your named beneficiary if you die from an accidental cause defined in the policy.⁸ *Not available in Georgia, Louisiana, New Jersey or New York.*

The benefit paid is equal to the initial benefit amount of your policy. For example, if you purchase \$50,000 of Critical Illness Plus coverage, you can purchase the Accidental Death Benefit rider to provide a \$50,000 benefit if you die from an accident as defined in the policy. The return of premium still applies as described above. Your financial representative can provide a quote for this additional coverage.



Simple Application Process

Your financial representative will guide you through the simple application process, which consists of medical history questions. A Medical Information Bureau and prescription check is then completed by the insurer, and a policy decision is returned in minutes.

Easy Payments and Renewability

Premiums are paid by convenient automatic bank draft. Payments are intended to be level throughout the insured's life.⁹ Critical Illness Plus insurance is guaranteed renewable for life without evidence of insurability.

Policy Fee

There is an annual policy fee of \$50 that is included in your monthly premium.

⁶ After payment of a one-time 25% benefit, the maximum benefit amount reduces to 75% and the premium reduces to that which is appropriate for the new maximum benefit amount.

⁷ No return of premium will be made if the Insured dies from any cause listed in the Exceptions and Limitations section of the policy.

⁸ The benefit is paid if death is a direct result of accidental bodily injury sustained on or after the policy date and prior to the policy anniversary on or following the insured's 70th birthday. Death must occur within 90 days after the injury and while the policy is in force.

⁹ The insurer has the option to file for rate increases on a state-by-state basis. Policy holders will receive 30 day advanced notice if rates are scheduled to change.

Companion Policy

Companion policies are available to a spouse of an approved applicant. When both Critical Illness Plus insurance applications are received at the same time, the policy fee is reduced from \$50 per policy to \$25 per policy on each of the policies.

It Pays to Be Prepared

With advances in medicine, surviving a serious health condition is more likely than ever before. But even with good health insurance, some costs for treatment, recovery and lost income are not covered by traditional medical and disability insurance. Critical Illness Plus coverage can help protect you and your family from financial hardship during an already difficult time.

*Critical Illness Plus may help you protect your family's financial well-being.
Your financial representative can provide a quote.*

Western & Southern: Our Strength. Your Future.



Built on a heritage dating to 1888, Western & Southern Financial Group (Western & Southern) today stands strong. As a dynamic family of diversified financial services providers, Western & Southern has demonstrated resolve and resiliency throughout challenging economic cycles. Our financial strength continues to be the cornerstone of our success. We are proud of our strong industry ratings, which you can check at WSFinancialPartners.com/ratings. Western & Southern remains committed to helping safeguard your future well-being with our strength, stability and full range of risk management financial solutions.

State variations for critical illness/specified disease benefit payments for cancer:

- In CA, in situ cancer benefit is paid at 100%.
- In GA and TN, all cancer benefits are covered immediately.
- In NC and NY, for any covered cancer diagnosis within first 30 days, paid premiums are returned and policy terminates.
- In MN, 25% of benefit paid for either cancer diagnosis within first 90 days, paid premiums are returned and policy terminates.
- In AZ and KY, for life-threatening cancer and first carcinoma in situ, if the diagnosis occurs within the first 90 days after issue or reinstatement, the benefit will be 10% (10% of 25% for in situ). After this 10% benefit is paid, the policy will continue in force for a reduced amount and no future benefits for cancer will be available.

Critical Illness Plus insurance does not replace the need for health insurance. You must qualify for insurance products.

Critical Illness Plus is a limited benefit health insurance policy issued and guaranteed by The Western and Southern Life Insurance Company (Western & Southern Life), Cincinnati, OH, operating in DC and all states except AK, CT, ME, MA, NH, NY and VT, and National Integrity Life Insurance Company, Greenwich, NY, operating in NY. W&S Financial Group Distributors, Inc. is an affiliated agency of the issuer. Issuer has sole financial responsibility for its products. All are members of Western & Southern Financial Group.

This Critical Illness Plus insurance policy, as well as available riders if elected, contain exclusions, limitations and terms for keeping it in force. Critical illness or specified disease coverage is not comprehensive health insurance coverage (often referred to as major medical coverage). It does not meet the requirements of minimum essential coverage as defined by federal law. Policy availability, benefits, coverage, exclusions and limitations may vary by state. Limited Benefit Health Insurance policy series 0907-80, 0907-80-U, 1707-80 NJ and 1603-80 NIL NY and Accidental Death Benefit rider series 0107-85.

No bank guarantee	Not a deposit	May lose value	Not FDIC/NCUA insured	Not insured by any federal government agency
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