

Fact

Emergencies often lead to debt. The average out-of-pocket medical expense for a serious illness is

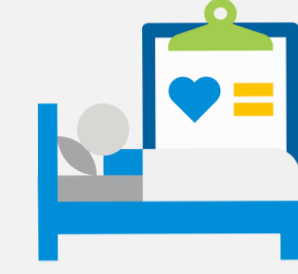
\$6,500

but most Americans can't come up with even

\$1,000

in an emergency.⁴

Fix



Critical illness insurance pays money you can use to help pay for unexpected costs not covered by medical insurance, such as out-of-pocket fees and household expenses.

Accidents are common.

30 million

ER visits are caused by accidental injuries every year.⁵



Accident insurance provides money you can use to help cover out-of-pocket costs and daily living expenses in event of accidental injury.

Cancer strikes 1 in 3.

67%

of the total costs of cancer treatment are non-medical. Cancer patients average more than⁶

\$3,600

in out-of-pocket expenses.⁷



Cancer Insurance provides money you can use to help cover costs, from out-of-pocket medical to daily living expenses.

1/2

of all medical bankruptcies are due to hospitalization.⁸



Hospital indemnity insurance offers a lump-sum payment you can use to help pay for expenses not covered by most healthplans.

Legal costs are unavoidable.

50%

of people have at least one on-going legal issue every year. Anyone with assets and with a family should have a will created. Average attorney rate exceeds

\$330

per hour.



Legal insurance provides ready access to legal expertise for both expected and unexpected events all for a low monthly premium.