

The policy described in this brochure is Limited Benefit Cancer-Only coverage.

Exclusions

We will not pay benefits for:

- (a) anything caused by or resulting from Injury;
- (b) anything other than Cancer;
- (c) any sickness, illness, bodily infirmity or incapacity that has been caused, complicated, worsened or affected by Cancer or as a result of Cancer treatment including side effects from Cancer treatment except as specifically covered;
- (d) anything due to Cancer for which a Positive Diagnosis was made, or treatment was received, within twelve months prior to the Effective Date (Pre-Existing Conditions);
- (e) anything for which no charge was incurred by the Covered Person, except as expressly provided herein;
- (f) any treatment, procedure, or service which is not grounded in current, generally accepted medical practices;
- (g) any care and/or treatment received outside the United States or its territories unless the Covered Person has travelled outside the United States and/or its territories and treatment is received due to an emergency situation;
- (h) any Cancer during the first two years following the Effective Date in connection with a loss or First Diagnosis that occurred during the Waiting Period;
- (i) planning, clinical treatment planning, clinical treatment management, medical radiation physics, dosimetry, blocks, molds, treatment devices, special services and similar services ancillary or related to Teleradiotherapy or Radioactive Isotopes Therapy;
- (j) side-effect medication or treatments, supplies, saline or similar fluids, administration charges and other services or treatments ancillary or related to Chemotherapy (except as expressly provided in the benefits for Chemotherapy Enhancer Drugs and Anti-Nausea medicines);
- (k) side-effect medication or treatments, supplies, saline or similar fluids, administration charges and other services or treatments ancillary or related to Chemotherapy Enhancer Drugs, Anti- Nausea medication, or Immunotherapy.

CANCER PROTECTION PLUS

LUMP SUM CANCER PLAN



Protecting American Families Since 1947.

(800) 327-0695

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Salt Lake City, UT 84151-0690

www.slacins.com

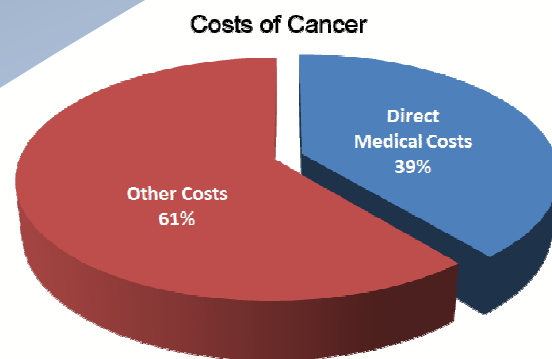
Lump Sum Cash
Benefits to help
offset the costs of cancer



ONE IN THREE WOMEN AND HALF OF ALL MEN WILL BE DIAGNOSED WITH INVASIVE CANCER IN THEIR LIFETIMES.⁽¹⁾

The good news is that cancer survival rates have been steadily improving. But along with rising survival rates come new and rising costs, MOST of which are not paid for by major medical insurance.

No one wants to think about cancer, but consider how you and your family would manage if your savings were drained by the high costs associated with a cancer diagnosis.



Source: 2010 Estimate by National Institutes of Health

The MAJORITY of the financial costs of cancer are NOT for direct medical expenses. The National Institutes of Health's 2010 estimate of the overall costs of cancer was \$264 Billion, only \$103 Billion of which (39%) was direct medical costs.

Did You Know?...

- Over 1,660,000 new cases of cancer are estimated to occur in 2013 in the United States. Estimated U.S. deaths from cancer in 2013 are over 580,000.⁽¹⁾
- The National Cancer Institute estimates that in January 2012 there were approximately 13.7 million living Americans with a history of cancer.⁽¹⁾
- Most cases of cancer occur in adults who are middle-aged or older, but it's also the leading cause of death for children ages 0 - 14.⁽¹⁾
- Since 1975, cancer survival rates have gone from 49% to 68%, because of better detection and treatments.⁽¹⁾

When Cancer Strikes,

the sudden and unexpected financial demands can be devastating. Over and above the expenses covered by major medical insurance, these costs come in the form of lost wages, insurance deductibles, non-covered services, special treatment diets, and travel, lodging and child care arrangements during stays at treatment centers. A financial strain can make the battle caused by cancer even harder.

When cancer strikes, you have to confront these costs, ready or not.
— BE PREPARED —

⁽¹⁾ American Cancer Society, Cancer Facts and Figures, 2013.
This brochure is for illustrative purposes only. See the policy for complete details, definitions, limitations and exclusions.

PRODUCT FEATURES

- ◆ Cash Benefits paid directly to you
- ◆ Guaranteed renewable for life
- ◆ Option to include spouse and children in coverage
- ◆ Benefits are paid regardless of other insurance you may have
- ◆ Lump sum benefit is not tied to medical expenses — it's yours to use in the way that best benefits you and your family
- ◆ Enrollment is easy, There are no medical exams and only a few health questions to answer.
- ◆ Premiums do not increase with age

BENEFITS

+ LUMP SUM FIRST DIAGNOSIS BENEFIT

We will pay a lump sum benefit on first diagnosis of internal cancer or malignant melanoma. This benefit is paid only once for a covered person. Amounts are available from \$10,000 to \$50,000 in increments of \$5,000.

Maximum Benefit: \$50,000

+ CHEMOTHERAPY, RADIATION & MEDICINES BENEFIT (Optional)

Pays up to a Monthly Maximum of either \$2,500 or \$5,000 for Actual Charges incurred for: Teleradiology; Radioactive Isotopes Therapy; Chemotherapy; Chemotherapy Enhancer Drugs; Anti-Nausea; and Immunotherapy. Available for additional premium.

Your Choice: \$5,000/Month or \$2,500/Month

If the covered person receives the above covered treatments at a government or charity hospital, the benefit payable is instead determined by the Government or Charity Hospital Benefit of \$200 per day in lieu of the above benefit.

Benefits are per covered person. Benefits are subject to policy provisions, including limitations and exclusions.