

A young child with dark hair, wearing a red jacket, is smiling and holding a black and white soccer ball. The child is positioned in front of a soccer goal net. The background is slightly blurred, showing the net and some foliage.

# CRITICAL ILLNESS INSURANCE

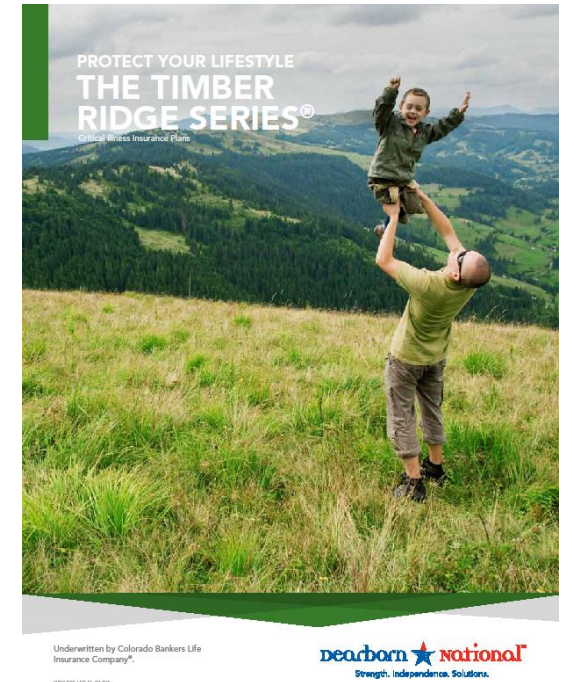
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NEEDS . . . THE RIGHT PRODUCT FOR  
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National<sup>TM</sup>

Strength.  
Independence.  
Solutions.

# THE TIMBER RIDGE SERIES

- 10 Year Renewable & Convertible Term Life Insurance Policy
- Critical Condition Rider 100% pay out for life threatening cancer, heart attack, stroke, renal failure, major organ transplant, terminal illness, Alzheimer's, loss of independent living, loss of limbs, major burns and paralysis.



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# A \$100,000 TIMBER RIDGE POLICY

## A HYPOTHETICAL EXAMPLE

\$100,000 CHECK PAID OUT FOR . . .

Heart Attack

Life Threatening  
Cancer

Stroke

Major Organ  
Transplant

Terminal Illness

Renal Failure

Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year.

The policy terminates after a full benefit is paid out.

The benefits differ and may not be available in some states.

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# A \$100,000 TIMBER RIDGE POLICY

## A HYPOTHETICAL EXAMPLE

\$100,000 CHECK PAID OUT FOR . . .

Advanced  
Alzheimer's  
Disease

Loss of  
Independent  
Living

Loss of limbs

Major Burns

Paralysis

Death from any  
cause

Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year.

The policy terminates after a full benefit is paid out.

The benefits differ and may not be available in some states.

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# A \$100,000 TIMBER RIDGE POLICY

## A HYPOTHETICAL EXAMPLE

\$25,000 CHECK PAID OUT FOR . . .

Coronary Bypass  
Surgery

Heart Valve  
Replacement or  
Repair Surgery

Aortic Surgery

\$10,000 CHECK PAID OUT FOR . . .

Angioplasty

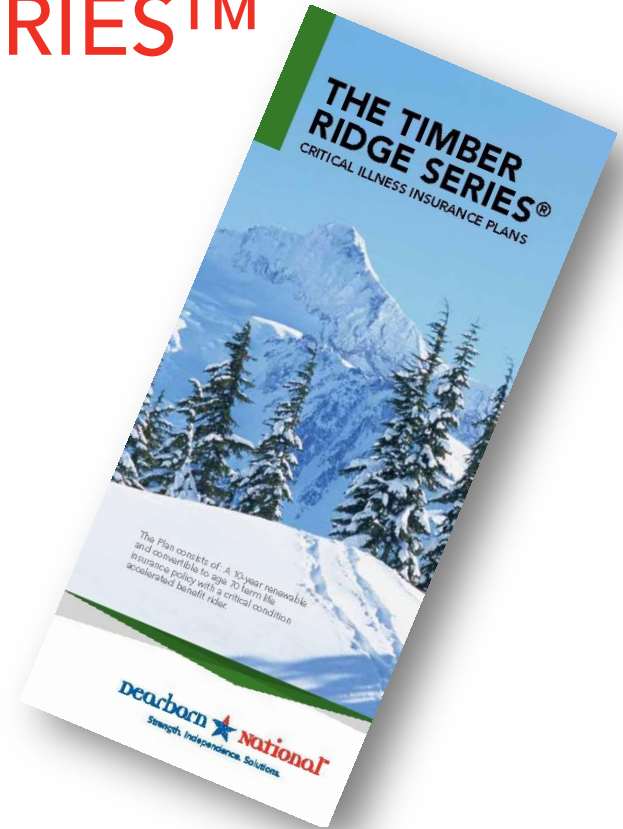
Some exclusions and exceptions apply. Benefits may differ or not be available in some states, your agent will explain the benefits available in your state. Partial Benefits paid out are deducted from the policy face amount. The policy may continue in force at the adjusted Face Amount and reduced insurance premium.

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# PROTECT YOUR LIFESTYLE WITH THE TIMBER RIDGE SERIES™

- Home Health Care
- Cost of Care Givers
- Lost Income of Self/Spouse
- Daily Living Expenses
- Co-Pays & Deductibles
- Experimental Treatments
- Housekeeping or Child Care expenses
- Maintenance of your Family's Quality of Life



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# PROTECT YOUR LIFESTYLE MARKET NICHES



- Membership Add on
- Mortgage Protection
- Buy/Sell
- Health Insurance
- Singles
- Payroll

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# PROTECT YOUR LIFESTYLE MARKET NICHES

- Existing Clients
- Disability Supplement
- Family Protection
- House spouses
- Self-Employed
- College Funding



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# BANKRUPTCIES DUE TO CRITICAL ILLNESS<sup>1</sup>

- 50.35% of personal bankruptcies are caused by illness or medical debts
- 2 million Americans are estimated to have medical-caused bankruptcies each year
- 68% of debtors that had medical bankruptcies also had health insurance at the time of filing
- \$13,460 was the average out-of-pocket medical expenses covering co-pays, deductibles and uncovered health services for bankruptcy filers



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# WAITING PERIOD & DEATH BENEFIT COVERAGE

- Immediate Death Benefit Coverage\*
- Other eligible conditions must be first diagnosed at least 30 days after the policy effective date shown on the policy specification page

\*If CBL approves the application and the first premium is paid, or the payroll deduction is authorized, term life insurance coverage (death benefits only) will begin as of the date the application is signed.

\*Waiting periods may vary by state.



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# SOURCE

- <sup>1</sup> Harvard University Study, David U. Himmelstein, M.D., Elizabeth Warren, J.D., Deborah Thorne, Ph.D., Steffie Woolhandler, M.D., M.P.H.

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# PROTECT YOUR LIFESTYLE WITH THE TIMBER RIDGE SERIES



... Because a check is better  
than a Get Well Card.

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