



Washington National **Critical Solutions**[®] helps protect your clients' family, finances and future. With two coverages and two benefit options, your clients can be prepared for the most common critical illnesses.

DID YOU KNOW?

THE RISKS

- Men have nearly a 1-in-2 lifetime risk of developing cancer. Women have a 1-in-3 lifetime risk.¹
- This year an estimated 795,000 Americans will have a new heart attack.²
- On average, every 40 seconds someone in the United States has a stroke.³

THE COSTS

- The overall annual cost of cancer is \$226.8 billion.⁴
- The annual cost of heart disease and stroke is estimated at \$297.7 billion in the U.S.⁵

KEY BENEFITS

- Lump-sum benefit from \$10,000 to \$70,000
- **Two coverages**—each with an A or B option
 1. **Critical Illness without cancer**—covers heart attack, stroke and end-stage renal failure
 2. **Critical Illness with cancer**—covers cancer, heart attack, stroke and end-stage renal failure

¹American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 1.
²“Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association,” *Circulation*, 2012, p. 3.
³*Ibid.*, p. 3.
⁴American Cancer Society, *Cancer Facts & Figures 2012*, 2012, p. 3.
⁵“Heart Disease and Stroke Statistics—2012 Update: A Report from the American Heart Association,” *Circulation*, 2012, p. 209.

| WASHINGTON NATIONAL Critical Solutions | Option A | Option B |
|---|----------|----------------|
| Lump-sum benefit | ■ | ■ |
| Wellness benefit | | ■ |
| Hospital confinement | | ■ |
| Consultation benefit | | ■ |
| Radiation and chemotherapy | | ■ ⁶ |

COVERAGE AVAILABILITY⁷

- Individual
- Individual and spouse
- Individual and children
- Individual, spouse and children

POLICY FORM SERIES

- Policy CIC1039-FL
- Application AP-1040FL

PAYMENT MODES

- Bank draft
- Direct bill
- Payroll deduction
- Credit union share deduction
- Government allotment

ISSUE AGES—guaranteed renewable for life

- 18–74—with Return of Premium⁸
- 18–85—without Return of Premium

OPTIONAL RIDER⁹

- Return of Premium, a feature that returns clients' premiums after 20 years.

CLIENT ASSURANCES

- Benefits are *paid directly to policyholders*.
- Benefits are *paid regardless of other insurance*.

⁶Not applicable to Critical Illness without cancer plan.
⁷Premiums are calculated on per-adult rate and per-child rate basis.
⁸See the Return of Premium rider for details.