ILLINOIS

Globe Life
Liberty National Division



Critical Illness Protector Insurance Policy

The risk of a Critical Illness is real.
You need affordable protection you can count on.

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Underwritten by Liberty National Life Insurance Company, a Globe Life company.

LND0622 **1020**



Every 40 seconds...

Someone in the U.S. suffers a **heart attack.***

Someone in the U.S. suffers a **stroke.***

Will you be able to beat the odds?

The risks of developing a critical illness are high. So is the cost of surviving.

The Problem:

You need immediate financial help.

The Expenses:

- Loss of Income
- Child Care
- Lifestyle Change
- Money to "Tide a Family Over"
- Special Medical Needs
- Less Savings and Retirement
- Insurance Deductibles
- Coinsurance Payments

The Solution:

Critical illness protection that pays a lump sum benefit directly to you upon first diagnosis of a critical illness.

- Major Organ Transplant
- Total Loss of Eyesight
- Total Loss of Hearing
- Heart Attack
- Stroke
- End Stage Renal Failure

Be prepared with Liberty National Division's Critical Illness Protector.

Even though a person's chances of survival have increased, surviving a critical illness comes with a cost! Be prepared financially with Liberty National Division's Critical Illness Protector. The risks are real!

*Source: American Heart Association/American Stroke Association's Heart Disease and Stroke Statistics, 2019

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Policy Features

- Premiums paid through the convenience of payroll deduction or bank draft
- Guaranteed renewable to age 65
- Portable coverage, take your policy with you if you leave your employer
- Issue ages 18 to 60
- Unisex rates
- Choose your benefit amount
- Lump sum payment paid directly to you in addition to any other life, major medical, or hospital coverage you already have (unless you direct otherwise in writing)
- This is a one time payable benefit. Policy terminates upon payment of any such benefit
- Policy covers heart attack, stroke, end stage renal failure, major organ transplant, total loss of eyesight, and total loss of hearing
- Lump sum benefits of $10,000, $15,000, $25,000, $35,000, $40,000, or $50,000

Critical Illness Rates

Individual Plan 5MY

Benefit	Age	Weekly	Bi-Weekly	Semi-Monthly	Monthly
$10,000	18–35	$0.65	$1.30	$1.40	$2.79
	36–50	1.50	3.00	3.24	6.48
	51–60	3.31	6.62	7.16	14.31
$15,000	18–35	0.85	1.70	1.83	3.65
	36–50	2.12	4.24	4.59	9.18
	51–60	4.83	9.66	10.47	20.93
$25,000	18–35	1.24	2.48	2.68	5.36
	36–50	3.37	6.74	7.29	14.58
	51–60	7.89	15.78	17.08	34.16
$35,000	18–35	1.64	3.28	3.54	7.07
	36–50	4.62	9.24	9.99	19.98
	51–60	10.94	21.88	23.70	47.39
$40,000	18–35	1.83	3.66	3.96	7.92
	36–50	5.24	10.48	11.34	22.68
	51–60	12.47	24.94	27.00	54.00
$50,000	18–35	2.23	4.46	4.82	9.63
	36–50	6.48	12.96	14.04	28.08
	51–60	15.52	31.04	33.62	67.23

If You Are Over 65
PLEASE NOTE THAT THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. It does not fully supplement your federal Medicare health insurance. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare available from the company.

Critical Illness Coverage
We will pay you the Benefit Amount as shown on the policy when we receive due proof satisfactory to us of the Insured's First Diagnosis of a Covered Critical Illness as defined below, while the policy is in force. No benefit is payable if the Covered Critical Illness is first diagnosed before the end of the 30-day Waiting Period. In such case, you may void the policy from the beginning and receive a full refund of premium, provided you request the refund within 60 days after the end of the Waiting Period. The Insured is limited to only one First Diagnosis benefit. The policy terminates upon payment of a benefit or at the policy anniversary immediately following the insured's 65th birthday, whichever is earlier.

Covered Critical Illnesses:

- Heart Attack
- Stroke
- End Stage Renal Failure
- Major Organ Transplant
- Total Loss of Eyesight
- Total Loss of Hearing

The Policy Does Not Cover:

- Transient Ischemic Attack (TIA)
- Attacks of Vertebrobasilar Ischemia
- Cerebral Symptoms Due to Migraine
- Cerebral Injury Resulting from Trauma or Hypoxia
- Vascular disease affecting the eye or optic nerve

Waiting Period
No benefit is payable if the Covered Critical Illness is diagnosed before the policy has been in force for 30 days from the Effective Date shown on the policy.

First Diagnosis
The first time you are diagnosed by a physician as having a Covered Critical Illness, provided the diagnosis is after the Waiting Period and while the policy is in force.

Guaranteed Renewable to Age 65; Premiums Subject to Change
Your policy is guaranteed renewable until the policy anniversary immediately following your 65th birthday. Until such date and subject to the conditions of this policy, we cannot cancel or refuse to renew your policy. On such date this policy will terminate and cease to be in force. You may renew this contract before such date by paying each renewal premium as it falls due or during the grace period. Should we accept a premium for any period after this policy is to terminate, coverage will continue until the end of the period for which the premium has been accepted. We reserve the right to change premium rates. A change in the rates will apply to all policies of this form issued by us and in force in the state where you live. If we change the rates, your premium will be determined by your age on the effective date of this policy and the year of issue of this policy. If we change the rates, we will write you 31 days or more before the change at the address shown in our records. Subject to the terms and conditions of this policy, we will not restrict or limit your policy in any other way while it is in force.

Limitations and Exclusions (1) The policy pays a benefit only for First Diagnosis of a Covered Critical Illness while the policy is in force. Proof of First Diagnosis of a Covered Critical Illness must be provided. The policy does not provide benefits for any other disease, sickness, disability or incapacity. (2) The policy contains a 30-day Waiting Period. No benefit is payable to anyone who has a Covered Critical Illness diagnosed before the policy has been in force for 30 days from the Effective Date shown on the policy. (3) The policy will not pay benefits if the First Diagnosis of a Covered Critical Illness is made outside the United States of America. (4) The policy does not cover any loss caused by: participation in an assault, felony, riot, or insurrection; mental or emotional disorders; self-destruction or an attempt thereat whether sane or insane or injuries intentionally inflicted upon yourself whether sane or insane; war or acts of war (declared or undeclared) whether or not you are in military service; or voluntarily taking, inhaling, ingesting or being under the influence of alcohol or other intoxicant, or taking or being under the influence of any drug or narcotic unless taken on the advice of a physician. Being under the influence of alcohol or a drug or narcotic is that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred. However, as regards to alcohol, 'being under the influence' means intoxication above the legal limit according to the laws of the state in which death occurred.

This is a solicitation for insurance. This is a limited benefit policy. The benefits described in this brochure are contained in policy form 5MBR. Forms and benefits may vary by state. This brochure is not an insurance contract. The policy explains the rights and obligations of both Liberty National and the insured. It is important to read your policy carefully. Please see your Globe Life Liberty National Division agent for cost and complete details.
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