

# Critical Illness Bonus Program



**\$100 Bonus**  
 For every 3 stand-alone  
 Critical Illness policies issued.\*

**\$50 Bonus**  
 For every Critical Illness plan  
 written in combination with a  
 Major Medical plan.\*

## Critical Illness Plan Highlights

### Face Amounts:

Primary Insured - \$5,000 - \$50,000 per person  
 Spouse - same as Primary Insured  
 Dependents - 50% of Primary Insured

### Issue Ages:

18-64 (18-55 when selecting Return of Premium Option)

### No Restriction on Benefit Use:

Lump Sum benefit can be used by insured for any purpose whatsoever.

### Level Premiums:

Premium does not increase as insured enters new age brackets.

### Easy to Quote:

Easy online or manual rating. Plan also features a **10% family discount**.

### Basic Plan Covered Conditions:

Cancer, Heart Attack, Kidney Failure, Stroke & Major Organ Transplant

### Extended Plan Covered Conditions:

Cancer, Heart Attack, Kidney Failure, Stroke, Major Organ Transplant, Severe Burns, Paralysis, Loss of Sight, Loss of Speech & Loss of Hearing

USL&H is giving agents two new ways to rack up bonus checks!

We're paying bonuses for Critical Illness applications received between 2/1/10 - 4/30/10.

The Critical Illness plan is **now available for online rating**. In fact, agents can **rate the new plan during the Major Medical quoting process**. Just check the Critical Illness box as you would for any other optional benefit, then select your plan type and face amount. **A \$50 bonus has never been this easy!**

Remember, when you sell the two plans using the Major Medical application, USL&H will only charge **one application and billing fee**. If issued, the plans will share effective dates and billing cycles.

\*Critical Illness policy must have face amount of at least \$10,000 to be eligible for bonus. Critical Illness policies with a \$5,000 face amount are not eligible for bonus.

Completed applications must be received at USL&H between 2/1/10 - 4/30/10. All policies must be issued and still active at time of bonus payment to be eligible.

### Plan Availability By State (As of 1/29/10)

#### Arizona

Basic Plan  
 Basic Plan with Return of Premium  
 Extended Plan  
 Extended Plan with Return of Premium

#### Arkansas

Basic Plan  
 Basic Plan with Return of Premium  
 Extended Plan  
 Extended Plan with Return of Premium

#### Illinois

Basic Plan

#### Indiana

Basic Plan  
 Basic Plan with Return of Premium  
 Extended Plan with Return of Premium

#### Missouri

Basic Plan  
 Extended Plan

#### Nebraska

Basic Plan  
 Basic Plan with Return of Premium  
 Extended Plan  
 Extended Plan with Return of Premium