



MedGuard

5 Year Term Life Insurance with Accelerated Death Benefit



Critical Illness Statistics:

- Both men and women have a 1-in-3 lifetime risk of getting cancer.¹
- There are 15.5 million cancer survivors in the U.S.²
- 790,000 heart attacks occur each year — that’s one every 40 seconds!³
- About 795,000 Americans will have a stroke this year — that’s one every 40 seconds!⁴

Critical Illness Condition/Surgery	Benefit
Life Threatening Cancer	100% of the Death Benefit
Heart Attack	100% of the Death Benefit
Stroke	100% of the Death Benefit
Kidney Failure	100% of the Death Benefit
Major Organ Transplant	100% of the Death Benefit
Permanent Paralysis	100% of the Death Benefit
Terminal Illness	100% of the Death Benefit
Aorta Graft Surgery	25% of the Death Benefit
Coronary Artery Bypass Surgery	25% of the Death Benefit
Heart Valve Surgery	25% of the Death Benefit
Coronary Angioplasty	10% of the Death Benefit
Death Benefit* <i>Primary Insured/Spouse</i>	Based on the selected monthly premium
Death Benefit* <i>Dependent Child</i>	Limited up to \$15,000 and will not exceed 50% of Primary Insured’s coverage or exceed Spouse’s coverage
1 st through 90 th day Death Benefit for any Life Threatening Cancer	\$500
1 st through 30 th day Death Benefit other than Life Threatening Cancer	\$500

**Benefits are reduced by 50% at age 65 and are reduced by the amount of the Critical Illness Benefit paid*

1 - www.cancer.org/cancer/cancerbasics/lifetime-probability-of-developing-or-dying-from-cancer

2 - www.cancer.gov/about-cancer/understanding/statistics

3 - *From the Heart Disease and Stroke Statistics --2017 Update: A Report From the American Heart Association. 2017; 135:e1 -e458. DOI: 10.1161/CIR.0000000000000485*

4 - www.heart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_470704.pdf

This is only a brief description of some of the more popular benefits. Please see the brochure for complete terms of coverage, including limitations, exclusions, and any state required provisions.

The MedGuard Plan is underwritten by Freedom Life Insurance Company of America, a UnitedHealthcare Company.