



Insure Your Health
Protect Your Wealth
Your Future Is Our Business!

LET'S LOOK AT THE FACTS:

- Over 50% of U.S. bankruptcies result from out-of-pocket medical expenses
- Almost 80% of the people who filed a medical bankruptcy

HAD HEALTH INSURANCE!

- Every hour nearly 3,000 Americans become disabled & only 29% are able to cushion the financial blow!



Would You?

- Would you buy a house without a roof?
- Would you buy a car without brakes?

NO way, right?

So why would you buy an insurance plan that doesn't totally protect you?

Health insurance alone is *NOT* good enough in today's world. Most of us do not have the means to continue our lifestyle if we are unable to work and earn an income. Most of us could not survive the financial blow of a critical illness or serious injury.

HOWEVER, YOU DO HAVE ACCESS TO A VERY AFFORDABLE SOLUTION!


Let us help you. . . Your Future is Our Business!





5 Step Solution for Building a Complete Insurance Package:

- **STEP 1: Review and pick a health plan (even if it's the one you currently have)**
- **STEP 2: Implement adequate GAP coverage to cover your deductible costs and other out-of-pocket expenses.**
- **STEP 3: Implement adequate income replacement coverage to cover your expenses if you can't work.**
- **STEP 4: Implement life insurance protection to cover your family's future and burial expenses.**
- **STEP 5: Make a commitment to save for your future. If you do not have an action plan, start today for \$1-\$4 per day (The cost of a Starbucks coffee)**




If you could not work because of an Illness or Injury. . .

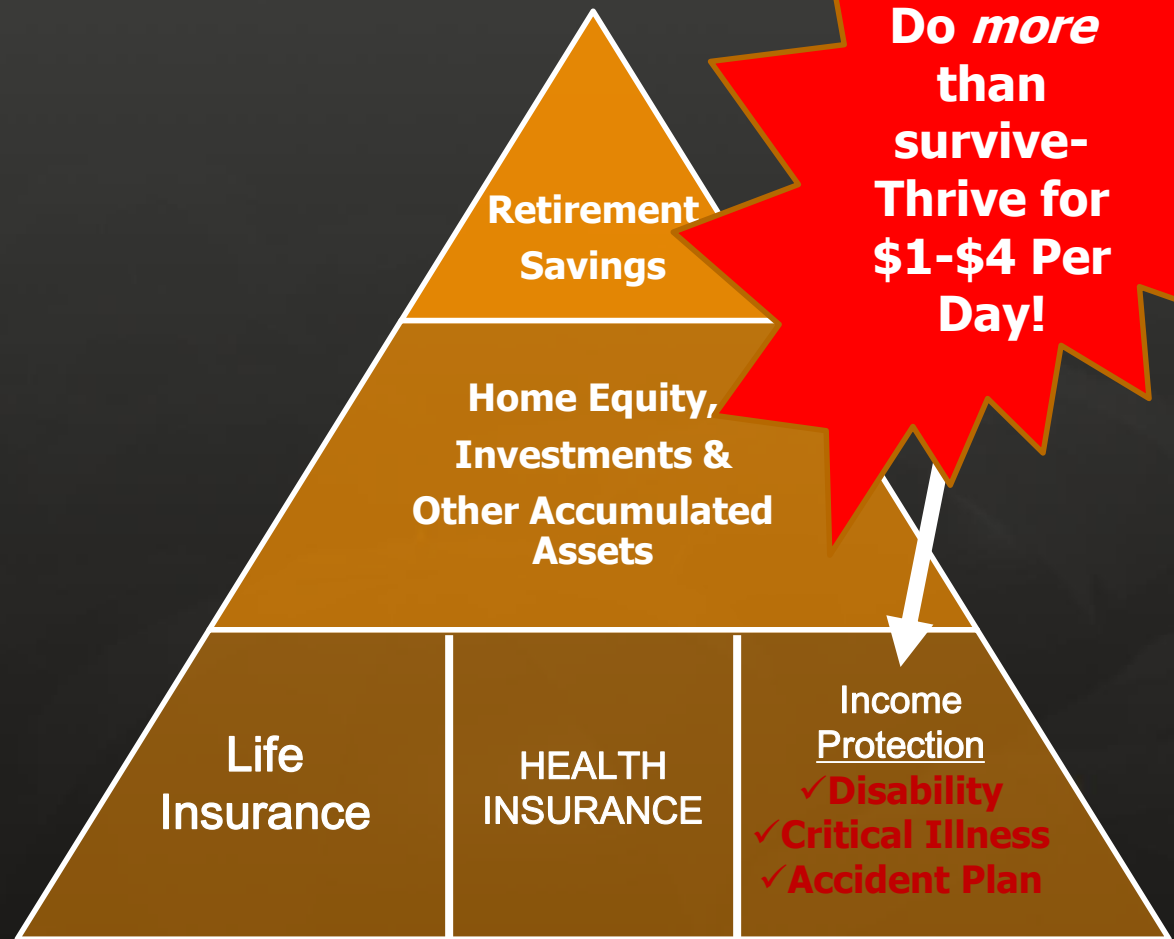
Would you want to maintain your current
standard of living?

Do you believe your government would
provide you enough assistance?

Do you believe financial stress can cause
serious health problems?



You may be surprised how affordable
it is to have a complete package



Income Protection Options

Critical Illness- Lump Sum Benefit \$5K-\$100K +

Cancer (Life Threatening)

Heart Attack

Stroke

Heart Surgery

Advanced Alzheimer's Disease

Loss of Independent Living

(to name a few)

Accident Expense pays per accident

15,000 Benefit Per Accident

No coordination of benefits with other health plans. This plan pays you!

Disability Income

Your income is your most valuable asset!
You can protect up to 60%-70% of your income!

Critical Illness Insurance was CREATED BY A DOCTOR!



***-Dr Marius Barnard,
Founder of Critical Illness
insurance, and assistant
surgeon in the first
successful human to human
Heart Transplant.***



Let us help you, it's free!