

First United American's First Diagnosis Cash Benefit Cancer Policy

Up to \$50,000 cash, one-time, and you decide how it's spent



Are you financially prepared if the doctor were to diagnose cancer?

Does your insurance coverage allow you the freedom to choose how to treat your illness?

Now, more than ever, a cancer diagnosis brings with it an amazing number of treatment options, in addition to more traditional methods.

However, traditional health insurance plans may not offer you the freedom to pursue nontraditional or controversial treatments ... or the choice not to seek treatment at all.

First United American's Cash Benefit Cancer Policy is a one-time benefit supplemental policy for the first-time diagnosis of cancer only.

Choose a cash benefit amount up to \$50,000 to be used in whatever manner you see fit. Use it for any type of treatment you and your doctor deem appropriate. Use it to help cover lost wages, pay the mortgage or other bills. Use it to take your family on a vacation, if you like.

THE COVERAGE

- Choice of lump-sum benefit amount: \$10,000, \$20,000, \$30,000, \$40,000, and \$50,000
- Issue ages 0-69; individual, single parent, or family coverage
- Only health of applicant considered for eligibility – heredity not an issue
- No physical exam required to qualify
- Applicant must be covered by major medical insurance or basic hospital and basic medical insurance
- Premiums will not increase as you age, only on a class basis by state
- Guaranteed renewable until covered person's one-time cash benefit is paid

THE PAYOFF

- Pays the maximum benefit amount as listed in the policy schedule up to \$50,000 for first diagnosis of internal cancer or malignant melanoma
- Pays in addition to any other insurance coverage you may have, even at a government or VA facility
- The money comes directly to you and you decide how it's spent — all of it — upon written satisfactory proof of first-time diagnosis of cancer while policy is in force
- There is no requirement for you to be hospitalized or receive treatment following a cancer diagnosis in order to receive your total cash benefit



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www.firstunitedamerican.com

This is only a brief description of First United American's Cash Cancer Insurance Policy, form NYCANLS-2. See policy for definitions. Full details, including exceptions for payment of benefits, are in the policy. Insurance benefits provided by First United American Life Insurance Company, P.O. Box 3125, Syracuse, New York 13220-3125

At First United American Life Insurance Company, it's not the same old story...

The reason customers purchase our products and Agents want to represent us is because we're not the same old story. At First United American, responding to the insurance needs of the people of New York isn't just about business. It's about responsibility. We care about our commitment to you.

QUESTIONS AND ANSWERS

Q But cancer runs in my family. Does that make me ineligible?

A No. Only the health of the proposed insured is considered for eligibility.

Q Do I have to send in cancer claims before I can receive the cash benefit?

A There is only one claim — when you file for full cash payment. The first time you are diagnosed with internal cancer, send in satisfactory pathological written proof of the diagnosis and First United American will do the rest for you.

Q What if my cancer treatment is only a few hundred dollars?

A It doesn't matter — you are paid the *total* benefit amount you selected in *CASH* — get treatment, pay bills, save it, spend it, it's YOURS!

Q What if I already have other cancer coverage. Can I still purchase this plan?

A Absolutely! With our plan there's no duplication of coverage. First United American's plan supplements other coverage and *pays in addition* to existing coverage and/or use of government/VA hospitals. The benefit is a single cash payout for the total amount.

Q Do I have to be hospitalized or treated to receive my benefit?

A No. No hospitalization or cancer treatment required. We pay you your total cash benefit due upon first diagnosis.

Q I have a good Major Medical policy. Wouldn't my existing coverage be sufficient?

A Not necessarily. According to the American Cancer Society, about 8% of the total cost of Cancer is from lost productivity due to illness*. This doesn't begin to include transportation costs, phone calls, or at-home care. With the cash benefit First United American's Cash Cancer plan provides, you can afford these additional expenses that are not covered under your other "standard" insurance.

*American Cancer Society. *Cancer Facts & Figures 2010.*

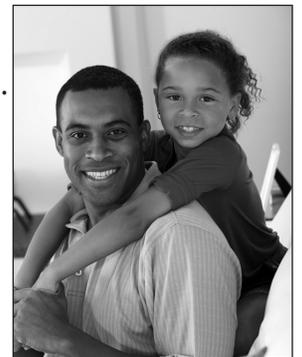
Congratulations on Your Decision!

Make check payable to First United American Life Insurance Company, not to an individual.

Received of _____ a bank draft authorization or check in the sum of \$ _____ for _____ months premium, other policy fees and noninsurance charges, with application for Policy Form NYCANLS-2.

If for any reason policy is not issued, payment is to be refunded in full. Insurance is not effective until policy applied for has been issued.

Authorized Signature _____ Date _____
FUACR



THIS IS A LIMITED BENEFIT INSURANCE POLICY THAT PROVIDES BENEFITS FOR FIRST DIAGNOSIS OF CANCER ONLY

You have the right to examine your policy for 30 days. If you are not satisfied, you may return it for a full refund of premium.

Limitations And Exclusions

1. This policy pays a benefit only for First Diagnosis of internal cancer or malignant melanoma (this excludes all other skin cancer). Pathologic proof thereof must be submitted. This policy does not provide benefits for any other disease, disability, sickness or incapacity.
2. This policy contains a 30 -day waiting period. The Benefit Amount shown in the Policy Schedule is not payable to anyone who has Cancer diagnosed before the policy has been in force 30 days from the "Effective Date" shown in the Policy Schedule.
3. This policy will not pay benefits if the diagnosis of Cancer is made by You or a member of Your immediate family or household.
4. This policy will not pay benefits if the diagnosis of Cancer is made outside the United States of America and its' possessions or countries of Canada and Mexico.
5. Applicants must be covered by major medical insurance or basic hospital and basic medical insurance to qualify for coverage.

First Diagnosis

First Diagnosis means the first time a Covered Person is diagnosed as having internal Cancer or malignant melanoma (this excludes all other skin Cancer); provided the diagnosis is after the waiting period and while this Policy is in force with respect to the Covered Person. Each covered person is limited to one First Diagnosis benefit under the terms of this Policy. To any one person the maximum benefit available shall be the amount set forth in the listed Benefit Amount in the Policy Schedule. Written proof of First Diagnosis must be submitted to First United American Life Insurance Company within 120 days of such first diagnosis.