



ManhattanLife[™]

Standing By You. Since 1850.

Cancer First Occurrence

Cancer Insurance Policy
\$5,000 to \$50,000

How Many People Are Expected to Die of Cancer This Year?*

In 2013, almost 1,600 people a day. Cancer is the second most common cause of death in the US, exceeded only by heart disease. In the US, Cancer accounts for nearly 1 of every 4 deaths.

What Percentage of People Survive Cancer?*

The 5-year relative survival rate for all cancers diagnosed between 2002-2008 is 68% up from 49% between 1975-1977.

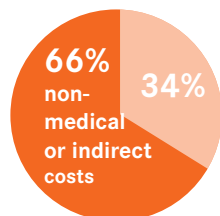
Protection Through Early Detection and Prevention*

What you eat and drink, how active you are, and other lifestyle behaviors all can affect your risk for cancer. Find out more about these risks and what you can do to reduce them thru the American Cancer Society Website, <http://www.cancer.org>

* Source, American Cancer Society, Cancer Facts & Figures 2013

If You Are Diagnosed With Cancer

The cancer first occurrence benefit policy pays the amount you select from \$5,000 to \$50,000.



According to the American Cancer Society, your traditional medical or medicare coverage may be good, but it will only cover 34% of the costs associated with cancer.

Why Does This Policy Deserve Your Consideration?

- It is guaranteed renewable for life.
- It pays regardless of other insurance you may have.
- Payment is made directly to you.
- Benefits are paid whether you receive treatment or not.
- Benefits do not change when you reach age 65.
- You do not have to be hospitalized to receive your benefits.
- Benefit amount is the same even if treatment is provided in a government hospital, VA hospital, health maintenance organization (HMO), clinic, or any other facility.
- The Family Plan pays the same FOB benefit for each covered family member.

Choose Your Benefit Amount:

- ☐ \$5,000
- ☐ \$10,000
- ☐ \$20,000
- ☐ \$30,000
- ☐ \$40,000
- ☐ \$50,000

You select the insurance plan best for your needs.

This is a Supplemental Policy.
30 Day Right To Examine Policy.

You have thirty (30) days to examine the policy and have your premiums refunded.

This policy provides a one time benefit due to the initial diagnosis of cancer.

This is only a brochure which provides a brief description of the important features of your policy.

Only the policy provisions will control; therefore, it is important that you **READ YOUR POLICY CAREFULLY.**

OPTIONAL RIDER BENEFITS

These riders are optional and have an additional cost.

Intensive Care Unit Rider

Forms ICR97, ICR97OK and ICR02, (including state variations)

(This rider is not available in AL, AR, ID, MD, MT SC, TN, and WY)

Available from ages 18-64

Pays a daily benefit of \$300 or \$600 for a maximum of 45 days during any one hospitalization when confined to a Hospital Intensive Care Unit for injury or sickness.

Cancer Screening Benefit Rider

Forms CSB98 and CSB02, (including state variations)

(This rider is not available in AL, ID, MD, MT, NV and WY)

Available from ages 18-64

At your option, we can provide coverage for screening tests. Since the 5-year relative survival rate for all Cancers combined is 63% (rates varying greatly by cancer type and stage at diagnosis)*, it's important to use this benefit for annual tests. We'll pay a maximum benefit amount of \$50 per calendar year for each Covered Person. That means even if you are never diagnosed with Cancer, you may collect on the screening benefit of the rider!

Covered tests include:

- CA125 Ovarian Cancer
- Flexible Sigmoidoscopy
- Chest X-Ray
- Hemoccult Stool Specimen
- Serum Protein Electrophoresis
- PSA Prostate Cancer
- Pap Smear (test only)
- Mammography
- Colonoscopy

Benefits and riders may vary by state and may not be available in all states.

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Cancer First Occurrence product at **disclosure.manhattanlife.com**. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

The cited facts represent the U.S. population, are for information only and do not imply coverage under the policy or endorsement of the company or the policy by the American Cancer Society.

Policy Form Numbers: FOB98 (including state variations), FOB98LA, FOB98TX, and FOB02, FOB02-ID (including state variations)