

# Plan for the unexpected



Gain peace of mind



## Liberty Bankers Life Insurance Company's Plus Series Products

Fighting cancer, recovering from a heart condition or stroke, healing after an accident, or being hospitalized can be expensive. Along with medical bills, there are many non-medical expenses that can add up. With Liberty Bankers Life Insurance Company's Plus Series products, we can help your clients plan for the unexpected.



Accident Plus



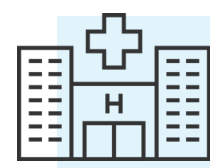
Cancer Plus



Critical Care Plus



Heart & Stroke Plus



Hospital Indemnity Plus

## Plus Series Product Features



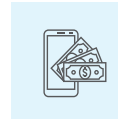
Companion travel benefit



Optional benefit riders to fit each client's needs, wants, and budget



Pet boarding benefit



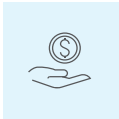
Optional return of premium benefit



Recurrence benefit for Cancer, Heart Attack & Stroke, and Critical Care



10% household discount



Income recovery benefit rider for Accident goes to age 75



Coverage categories include Individual, Individual & Spouse, Individual & Children, and Family

## Accident Plus

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Pays a lump sum benefit up to \$15,000 for fractures, up to \$15,000 for dislocations, up to \$15,000 for burns, up to \$750 for lacerations, or up to \$600 for eye injury, plus up to \$150,000 for accidental death, and up to \$60,000 for loss of limbs <sup>1</sup> (Maximum benefit amounts per Covered Accident). Also included Companion Travel Benefit and Pet Boarding Benefit.

## Cancer Plus

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Pays a lump sum benefit up to \$75,000 if you are diagnosed with cancer, 25% of the lump sum benefit for carcinoma in-situ, up to an additional 25% of the lump sum benefit for experimental treatment, and up to 1% of the lump sum benefit for skin cancer. After your recovery, your lump sum benefit starts to rebuild with the recurrence benefit <sup>2</sup> - less than 2 Years: 0%, Years 2-4: 25%, Years 5-9: 50% and Years: 10+ 100%. Also included Companion Travel Benefit and Pet Boarding Benefit.

## Critical Care Plus

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Includes the lump sum benefits outlined in Cancer Plus and Heart and Stroke Plus. Additionally, pays up to \$75,000 for advanced multiple sclerosis, advanced Parkinson's disease, ALS, benign brain tumor, coma, end stage renal failure, major organ transplant, or paralysis, and 25% of the lump sum benefit for total loss of hearing, speech, or vision. After your recovery from cancer, heart attack, or stroke, your lump sum benefit starts to rebuild with the recurrence benefit.<sup>2</sup>- less than 2 Years: 0%, Years 2-4: 25%, Years 5-9: 50% and Years 10+: 100% Also included Companion Travel Benefit and Pet Boarding Benefit.

## Heart and Stroke Plus

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Pays a lump sum benefit up to \$75,000 for a heart attack or stroke, 25% of the lump sum benefit for coronary artery bypass surgery, aortic surgery, or heart valve replacement/repair surgery, and 10% of the lump sum benefit for coronary angioplasty or stent placement. After your recovery from a heart attack or stroke, your lump sum benefit starts to rebuild with the recurrence benefit <sup>2</sup> - less than 2: Years 0%, Years 2-4: 25%, Years 5-9: 50% and Years 10+: 100%. Also included Companion Travel Benefit and Pet Boarding Benefit.

## Hospital Indemnity Plus

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Pays a benefit of \$100-\$750 per day for each day of hospital confinement (days 2-10, 15, 20, 31) depending on the benefits selected. Pays \$25 per day for each additional day of hospital confinement up to an additional 31 days beyond the hospital confinement benefit period selected. Pays an additional \$150 per day for a maximum of seven days per calendar year for each day of services in an intensive care unit of a hospital. Pays 100% of the hospital confinement benefit amount per day for up to ten days per calendar year while receiving services in a hospital observation unit. Pays \$175 per day for a maximum of seven days per calendar year for each day of confinement in a hospital due to a mental or nervous disorder. Also included Companion Travel Benefit and Pet Boarding Benefit.

1 – Benefits are reduced at attained age 76 and at attained age 81 for accidental death and fractures.

2 – Maximum face amount available for ages 65-85 is \$60,000. Covered child's is 50% of the policyowner's benefit amount.