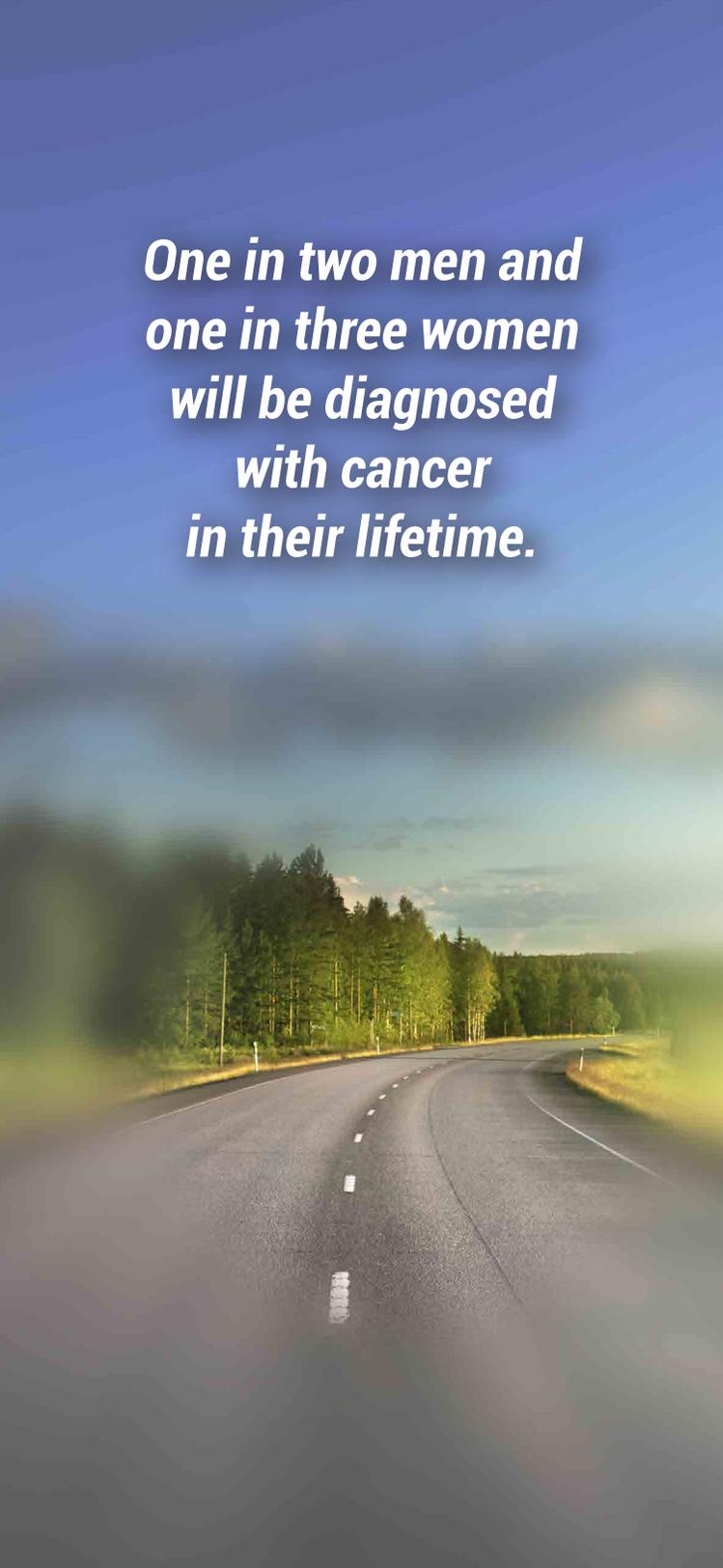


FIRST DIAGNOSIS CANCER PLAN

Allowing you to

F  **OCUS**

*on what matters most
if you are diagnosed.*



***One in two men and
one in three women
will be diagnosed
with cancer
in their lifetime.***

Why was the First Diagnosis Cancer Plan developed?

By 2030, 1 in 2 men and 1 in 3 women will be diagnosed with cancer in their lifetime. Cancer treatment costs are projected to increase by 40% by the year 2020. No matter what precautions you take, cancer can still affect you. The emotional, physical and financial tolls of this disease are devastating. To make matters worse, approximately 65% of cancer related expenses are not covered by regular health insurance.

How does the First Diagnosis Cancer Plan work?

After the initial 90-day waiting period, if you receive a first diagnosis (*based on pathological proof from a physician*) of cancer (*internal cancer or malignant melanoma*), we pay \$10,000, \$25,000, or \$50,000 directly to you. You may use this lump sum for items not covered by regular medical plans such as travel expenses associated with treatment, coinsurance and deductibles, and living expenses. **The policy is available to those who are less than 75 years old.**

While there may be no defense against cancer, there is one against the medical costs associated with it. A First Diagnosis Cancer Policy gives you the security you need to handle cancer related expenses not covered by your major medical plan.

Optional Increasing Benefit Rider

With our increasing benefit rider, we protect you from inflation. For every five years you retain your policy, your benefit grows by 10% until it has increased to the maximum of 50%. As long as your policy is effective, you are protected against the erosion of benefits that usually occurs without inflation protection.

Optional Cash Value Rider

Should you decide to surrender your policy after ten years, our Cash Value Rider Benefit allows you to receive up to 40% of your premium back. If you keep this policy in place for 25 years, you will receive all of your money back either from the policy or the Cash Value Rider.

No one is immune to cancer. But you can protect yourself from the financial damage it causes.

UNDERWRITTEN BY



ADMINISTERED BY



See back panel for more information on these companies.
See policy for exclusions and limitations.

Features at a Glance

- Receive a first diagnosis of cancer, we pay \$10,000, \$25,000, or \$50,000 directly to you
- Lump Sum may be used for items not covered by regular medical plans
- Available to those less than 75 years old
- Our increasing benefit rider protects you from inflation
- Maintain this policy for 10 years and receive 40% of your premium back (upon policy surrender) with our Cash Value Rider Benefit
- Maintain this policy for 25 years and receive all of your money back (upon policy surrender) either from the policy or Cash Value Rider



**Underwritten by
AmFirst Life Insurance Company I.I.**

AmFirst Life Insurance Company I.I. based in Puerto Rico, is an internationally renowned insurer backed by the stability of U.S. banks and the strength of the U.S. judicial system. AmFirst Life strives to meet the needs of customers in Latin America and the Caribbean by offering innovative products in the life, dental, vision, disability, medical, savings, and investment markets. The company provides superior personal service backed by cutting-edge technology along with the confidence of being guaranteed by a company domiciled in the United States. AmFirst Life is a member of the AmFirst Holdings, Inc. insurance holding company system located in Jackson, Mississippi, USA. AmFirst Life is regulated by the Office of the Commissioner of Insurance of Puerto Rico – a member of the National Association of Insurance Commissioners.



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