

Continental Life
Insurance Company
of Brentwood, Tennessee
A Genworth Financial Company

800 264.4000
cont-life.com

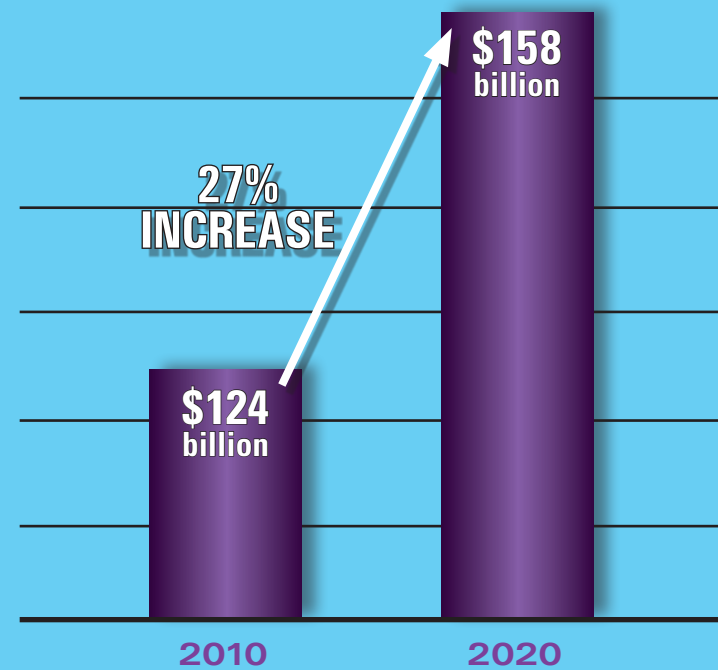
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THE RISKS OF CANCER

The good news – cancer survival rates are increasing. In 2020, the number of cancer survivors is predicted to increase by 31%, with the largest increase among Americans age 65 and older. The expenses of treatment can be managed; savings can be preserved; families can be protected from financial stress; and the focus can be on getting well. You can have the freedom to choose how to treat your illness, along with financial peace of mind.

RISING COSTS OF CANCER



The United States will spend at least \$158 billion in 2020 to treat cancer. This is an increase of 27% over 2010.

Source: HealthLeaders Media, Cancer Costs May Rise 27% by 2020, John Commins, January 2011

PRIVACY NOTICE

Although your application is our initial source of information, we may collect information from persons other than you, and we may conduct a telephone interview with you. Continental Life Insurance Company of Brentwood, Tennessee, its affiliates, or its reinsurer(s) may also in certain circumstances release information collected by us to third parties without authorization from you. Upon written request, we will provide you with the information contained in your file. Medical information will be disclosed to you only through the medical professional you designate. Should you wish to request correction, amendment, or deletion of any information in your file, which you believe inaccurate, please contact us and we will advise you of the necessary procedures.

PRODUCER COMPENSATION

When you purchase insurance from us, we pay compensation to the licensed agent, who represents us for such limited purposes as taking your insurance application, collecting your initial premiums and delivering your policy, and to any intermediaries through which the licensed agent works. This compensation may include commissions when a policy is purchased or renewed, and fees for marketing and administrative services and educational opportunities. The compensation may vary by the type of insurance purchased, or the particular features included with your policy. Additionally, some licensed agents and/or their intermediaries may also receive discounts on their own policy premiums and bonuses, and incentive trips or prizes associated with sales contests based on sales criteria, such as the overall sales volume of an agent or intermediary with our Companies, or for the percentage of completed sales. (Generally, this will not be the case for registered variable insurance products or for fixed products sold through banks or broker-dealers.) Intermediaries may also pay compensation directly to the licensed agent. If the licensed insurance agent can sell insurance policies from other insurance carriers, those carriers may pay compensation that differs from ours.

This brochure is an illustration for Policy Form CA-FOC, and is not a contract of insurance. For complete details of all provisions or benefits, please read your policy carefully.

CANCER PLUS

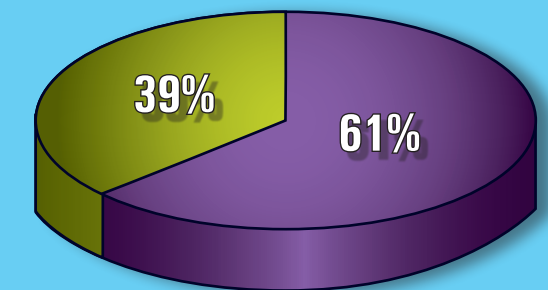
FIRST OCCURRENCE CANCER INSURANCE

A Lump Sum Benefit Paid Directly To You
Or Someone You Designate

Underwritten by
Continental Life Insurance Company
of Brentwood, Tennessee

In the United States, cancer is the second leading cause of death, behind heart disease. The lifetime risk of developing cancer is approximately 1 in 2 for men and 1 in 3 for women. Anyone can be diagnosed with cancer. It can appear anywhere at anytime. Even those who live a healthy lifestyle run the risk of getting cancer. The risk becomes even greater with age. Nearly 78% of all cancers are diagnosed in persons 55+ years of age.

No one likes to think about the possibility of getting cancer. But the risk is very real. How would you and your family pay the cost to combat this disease? Treatment and prevention are expensive. 1 in 5 people diagnosed with cancer, who have health insurance, use all or most of their savings because of the financial strain of dealing with cancer.



● Indirect medical costs
● Direct medical costs

Source: 2009 and 2010 Cancer Facts & Figures, American Cancer Society®

BEING PREPARED

At least half of all new cancer cases are those that can be prevented or detected early by screening. For these cancers, the 5-year survival rate is about 68%. You can protect yourself by recognizing the symptoms associated with cancer, doing self-examinations, getting regular screenings, looking for signs that lead to early detection, and applying for insurance coverage.

The **Cancer Plus First Occurrence** insurance plan offers security and protection in knowing that you can have help in paying for the indirect expenses associated with cancer care. Here are the benefits of the insurance plan that can help in your time of need:

- Once cancer is first diagnosed, the **full benefit is paid directly to you** or someone you designate to use any way *you choose* – regardless of any other insurance coverage you have, including Medicare.
- Benefits range from \$5,000 to \$25,000 (in increments of \$5,000). **Benefit amounts are flexible** so *you choose* the amount that is right for you at a price you can afford.
- The policy is **guaranteed renewable** for life as long as the premiums are paid. Your policy can never be cancelled – unless you cancel your coverage.
- You can **return any policy** for any reason within 30 days after receipt for a full refund of all premiums paid.
- **Hospitalization is not required** to be eligible for this insurance plan.
- The insurance covers most types of cancer, including Leukemia and Hodgkin's Disease. (It does not include skin cancer other than malignant melanoma; any other diseases; any pre-cancerous diseases/injuries; or non-malignant melanoma moles, similar diseases, or lesions.)

The **Cancer Plus First Occurrence insurance** plan could help pay for these types of indirect expenses...for financial peace of mind...it's your choice.

INDIRECT EXPENSE EXAMPLES	CANCER PLUS FIRST OCCURRENCE INSURANCE
Deductibles/Co-Payments	✓
Experimental Treatments	✓
Transportation To Treatments	✓
Lodging	✓
Family Care	✓
Clothing	✓
Subsidize Loss Of Income	✓
Car Payments	✓
House Payments/Rent	✓
Utilities	✓
Groceries	✓
Credit Card Payments	✓
Other Normal Living Expenses	✓
Recuperative Travel	✓



Source: 2009 and 2010 Cancer Facts & Figures, American Cancer Society®

ANNUAL PREMIUM

EXCLUSIONS

We will not pay a benefit for:

1. Any cancer diagnosed before your coverage under the policy was effective; or
2. Any injuries or diseases other than cancer.

PRE-EXISTING CONDITIONS

Pre-existing condition is a cancer for which:

- A. Medical advice or treatment was recommended by, or received from a doctor, within the 24 month period before the effective date of coverage; or
- B. Symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 24 month period before the effective date of coverage.

A pre-existing condition is not covered unless the loss begins more than 24 months after the effective date of coverage.

OUR COMMITMENT TO YOU

Continental Life Insurance Company of Brentwood, Tennessee (Continental Life), established in 1983, has an unwavering commitment to providing the best service possible with quick claims payment and quality products with solid financial backing for our policyholders. Continental Life became a Genworth Financial company in 2006, further enhancing its strength and stability. Genworth Financial, with operations in 24 countries, is a leading insurance holding company serving the lifestyle protection, retirement income, Medicare Supplement, investment and mortgage insurance needs of more than 15 million customers.

CANCER PLUS FIRST OCCURRENCE INSURANCE

ISSUE AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
18 - 24	\$17.50	\$35.00	\$52.50	\$70.00	\$87.50
25 - 29	\$25.00	\$50.00	\$75.00	\$100.00	\$125.00
30 - 34	\$30.00	\$60.00	\$90.00	\$120.00	\$150.00
35 - 39	\$40.00	\$80.00	\$120.00	\$160.00	\$200.00
40 - 44	\$60.00	\$120.00	\$180.00	\$240.00	\$300.00
45 - 49	\$75.00	\$150.00	\$225.00	\$300.00	\$375.00
50 - 54	\$100.00	\$200.00	\$300.00	\$400.00	\$500.00
55 - 59	\$130.00	\$260.00	\$390.00	\$520.00	\$650.00
60 - 64	\$160.00	\$320.00	\$480.00	\$640.00	\$800.00
65 - 69	\$180.00	\$360.00	\$540.00	\$720.00	\$900.00
70 - 74	\$200.00	\$400.00	\$600.00	\$800.00	\$1000.00
75 - 79	\$205.00	\$410.00	\$615.00	\$820.00	\$1025.00

A policy fee of \$20.00 is applicable in the first policy year only for all states; except no policy fee in Kentucky; \$6.00 policy fee in Mississippi; and \$10.00 policy fee in Tennessee.

PAYMENT MODES

You have a choice among several payment options or modes for paying your premium (annual, semi-annual, quarterly and monthly bank draft). Each payment mode, other than annual and monthly bank draft, results in higher total yearly premium costs. Reasons for higher costs include added collection and administrative costs, time value of money considerations and lapse rates.

The annual and monthly bank draft modes have the same total yearly premium costs. As a result, there is a time value of money advantage to you for paying monthly versus annually. However, there may be other advantages to you for choosing an annual payment based on your preferences. Your agent can explain the differences in modes and help you decide which is best for you. You have the right to change your payment mode, among the modes available, during the life of your policy.

PAYMENT MODES

- Semi-Annual**
= Annual x .52
- Quarterly**
= Annual x .265
- Monthly Bank Service Plan**
= 1/12 x Annual