

SureCardPremier

A product of **NMIN Alliance** Affinity Group

Universal Life
Accident
Critical Illness
Cancer
Medical
Prescription



PRODUCT OVERVIEW

Contact:

1-866-910-6646
www.SureCardPremier.com

NMIN Alliance
1754 Woodruff Road, Suite 226
Greenville, SC 29607
email: info@nminalliance.com

All products listed are underwritten by Central United Life Insurance Company, Houston, Texas. Refer to policies for exact details. Product availability and benefits may vary by state.

SureCard Premier Insurance Benefits are anything but average. We're going to show why you, as an individual or family, should take us up on one or more of these most requested benefits. Choose from Universal Life, Accident, Critical Illness, Cancer, Medical, and Prescription benefit plans.

Why purchase insurance benefits through SureCard Premier?

- No physical exams or other requirements
- Simplified issue means only a few medical questions
- Enroll on the internet or make contact by phone or email
- Plans available for individuals, spouses and children
- It's easy to get Universal Life coverage up to \$100,000

PRODUCT BRIEFS ►►

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Universal Life Insurance

Life insurance is one of the basic building blocks for financial security. Along with savings and investments, it creates a solid foundation for financial well being. But Universal Life is even better than savings and investments in one respect... while it takes time to build an investment portfolio, the full face value is payable if death occurs prematurely – even if only one premium payment is made.

- Flexible Life Insurance protection
- Account builds cash value
- Earn tax-deferred interest
- Income tax free benefits at death
- You may borrow against your policy

Central United Life Insurance Company, Houston, Texas / PDUL99 Series

The Protector Accident Only Insurance

Accidents happen. In the U.S., a Fatal Injury Occurs Every 5 Minutes and a Disabling Injury Occurs Every 1.5 Seconds¹. With injuries, come unexpected costs. Help protect yourself and your finances from these costs with the on and off the job coverage of either The Protector I or The Protector II.

¹Injury Facts, 2003 Edition, National Safety Council

- Common Carrier Accidental Death Pays Four Times the Loss of Life Benefit
- Auto Related Death Benefit Pays Two Times the Loss of Life Benefit
- Guaranteed Renewable
- Waiver of Premium Benefit

Central United Life Insurance Company, Houston, Texas / Protector I - Policy Form Number: AC02-A-OK, AC02-A-SC / Protector II - Policy Form Number: AC02-B-OK, AC-02-B-SC

Critical Protection & Recovery

Unfortunately, these critical health events can interrupt our lives. While many people survive these events, the financial concerns can be immediate and devastating. Critical Protection & Recovery offers you peace-of-mind coverage. Your payment can be used to cover things like medical expenses, prescription drugs, loss of income, increased living expenses, transportation, meals, child care, and lodging.

* This product also available without Cancer

Covered Specified Health Events

- Heart Attack
- Coma
- Coronary Artery Bypass Surgery
- End-Stage Renal Failure
- Life Threatening Cancer*
- Paralysis
- Stroke
- Major Human Organ Transplant
- Major Third-Degree Burns

Central United Life Insurance Company, Houston, Texas / CPR-02-0306 / CPR-02-C-0306

Cancer Care Plus Plan

Why Cancer Insurance? Since 1990, more than 18 million new cancer cases have been diagnosed.¹ In the U.S., men have about a 1 in 2 lifetime risk of developing cancer, and for women the risk is about 1 in 3.¹ Cancer is the second leading cause of death in the U.S., exceeded only by heart disease.²

¹ Injury Facts, 2003 Edition, National Safety Council

² Source: American Cancer Society, Cancer Facts & Figures 2004

- Single or Family Coverage
- Cancer Screening Benefit
- Hospitalization Benefits
- Benefit Payments Can Be Used To Pay Medical and Non-Medical Costs
- Surgery Benefits
- Guaranteed Renewable for Life

Central United Life Insurance Company, Houston, Texas / Policy Form Series CP400 4/04 and First Occurance Benefit Rider Form Series FOB97

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This is a brief summary of the SureCard Premier Insurance Plans. Refer to policies/certificates for complete details as limitations and exclusions apply.

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Basic Care Limited Benefit Medical Plan

Basic Care provides limited medical indemnity insurance benefits to help with the everyday cost of medical treatment. You already know that comprehensive health insurance is very expensive. Basic Care Insurance offers a supplemental, limited benefit option for everyone. This is not major medical insurance.

- Single or Family Coverage
- Doctor Office Visits (adult and child)
- Hospitalization Benefits
- Emergency Room Benefits
- Surgery Benefits
- No physical exams to qualify
- Choose any doctor

Central United Life Insurance Company, Houston, Texas / AP-BCC

GenRx Prescription Benefit Plan

The GenRx Plan is a prescription drug plan that offers a low co-pay for generic drugs whether through a If you currently use or expect to use prescription drugs, this plan can save you money when you purchase generic drugs at a participating or non-participating pharmacy or approved mail order pharmacies.

- No waiting period
- No exclusion for pre-existing conditions
- Personal ID cards for each member
- National Pharmacy Network
- Also available as part of the Basic Care Limited Benefit Medical Plan

Central United Life Insurance Company, Houston, Texas / RXCERT1ND

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Central United Life Insurance Company / Houston, Texas

Product availability and benefits may vary by state.

Central United Life Insurance Company (CUL) specializes in providing insurance to employees on a payroll deduction basis. Since 1963 Central United Life has served its clients with a diverse portfolio of products designed to meet individual needs of employees and their families through the convenience of payroll deduction. Responsive customer service and prompt payment of claims is a constant goal Central United Life strives to achieve for all policyholders and group clients.

CUL has received a secure rating from The A.M. Best Company for more than 20 years. The A.M. Best Company describes secure insurers as "having a strong or good ability long term to meet their obligations to policyholders". They also state: "Insurers classified in the secure rating categories maintain a level of financial strength that is not vulnerable to unfavorable changes in the business, economic or regulatory environment." Ratings within the secure category range from A++ to B+. Central United Life Insurance Company has the B++ rating.

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