



Why Do You Need Insurance?

Courtesy of:

Best Value Insurance Agency, Inc.

Independent Agents

“We Will Shop For The Best Value For You”

1-888-755-8220

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417-863-8640 (fax)

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Every 26 seconds someone suffers a Coronary Event

American Heart Association (2004)

In 2004, 1.2 Americans will experience a Heart Attack

American Heart Association (2004)

1 in 6 Men age 45 and older have had a Heart Attack or Stroke

American Heart Association (2004)

1 in 5 deaths are caused by Heart Attack

American Heart Association (2004)

1 in 8 Women age 45 and older have had a Heart Attack or Stroke

Heart Disease and Stroke Statistics (2000)

From 1991 to 2001, the deaths due to Heart Attack had dropped

26%

American Heart Association (2004)

80% of Heart Attack Victims Admitted to a Hospital Survive

American Heart Association (2001)

64.4 Million Americans are living with a Cardiovascular Disease

CDC/NCHS 2004

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Every 45 seconds someone suffers a Stroke

American Heart Association (2004)

In 2004, 750,000 Americans will experience a Stroke

American Heart Association (2004)

1 in 10 deaths are caused by Stroke worldwide making it the second leading cause of Death

National Stroke Association (2004)

Stroke is a leading cause of serious long-term disability in the United States

American Heart Association (2004)

The number of Stroke Patients will double by the year 2020

National Stroke Association

Out of 100 People who have a Stroke, 85 of them will survive

American Heart Association (2002)

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4.8 Million Stroke Survivors are Alive Today

CDC/NCHS

1 of 3 people will get cancer

American Cancer Society (2004)

Over 40% of the Population will develop breast, prostate, or another form of Cancer at some point during their lives

National Cancer Institute

In 2004, 1.3 Million Americans will experience Cancer

National Cancer Institute (2001)

Over Half the People Diagnosed with Common Cancer will Survive Five Years or Longer

Canada Life

70 Million Americans have survived Cancer

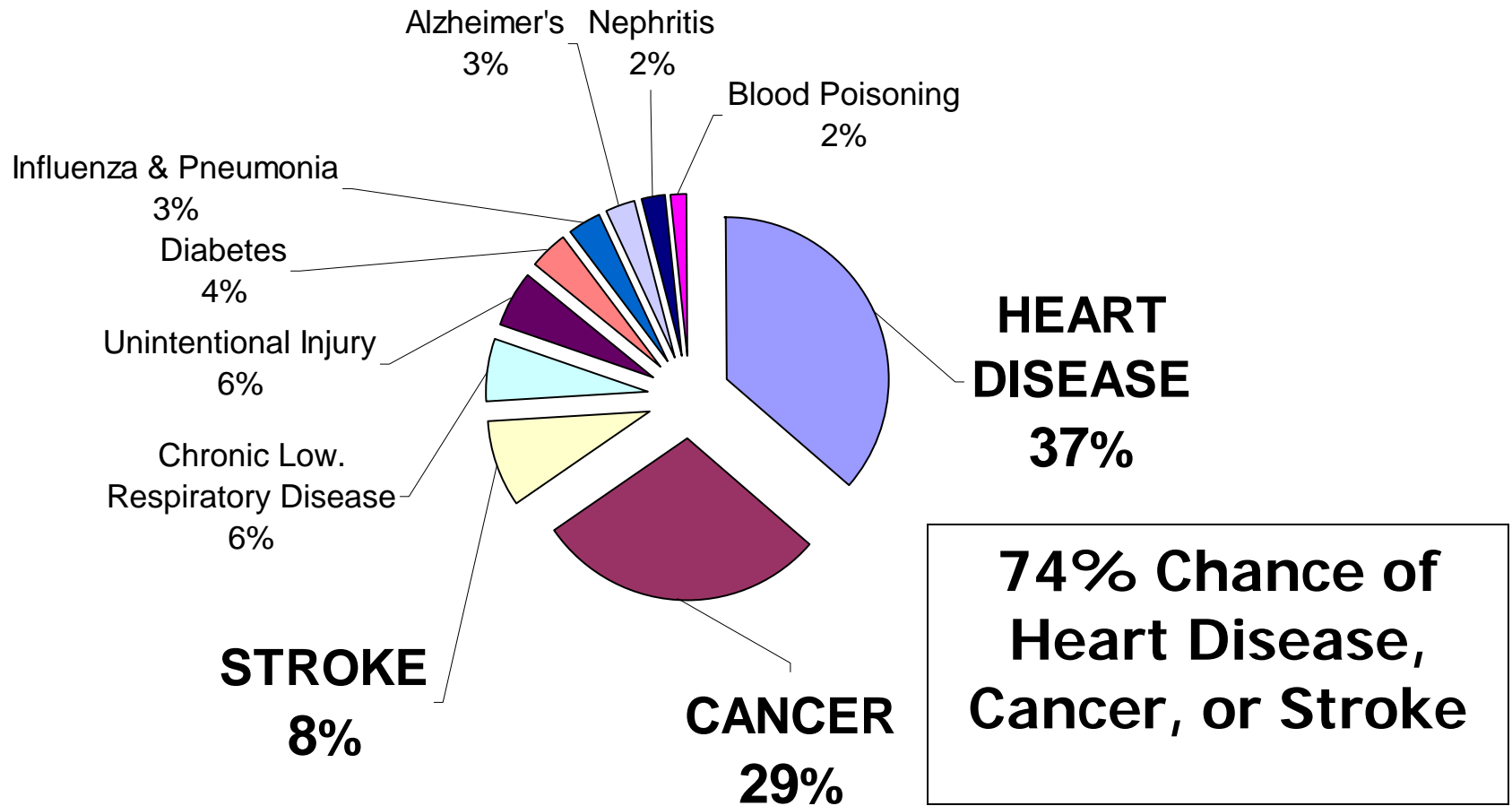
American Cancer Society

9.6 Million Americans with a History of Cancer were Alive in 2000

American Heart Association 2004

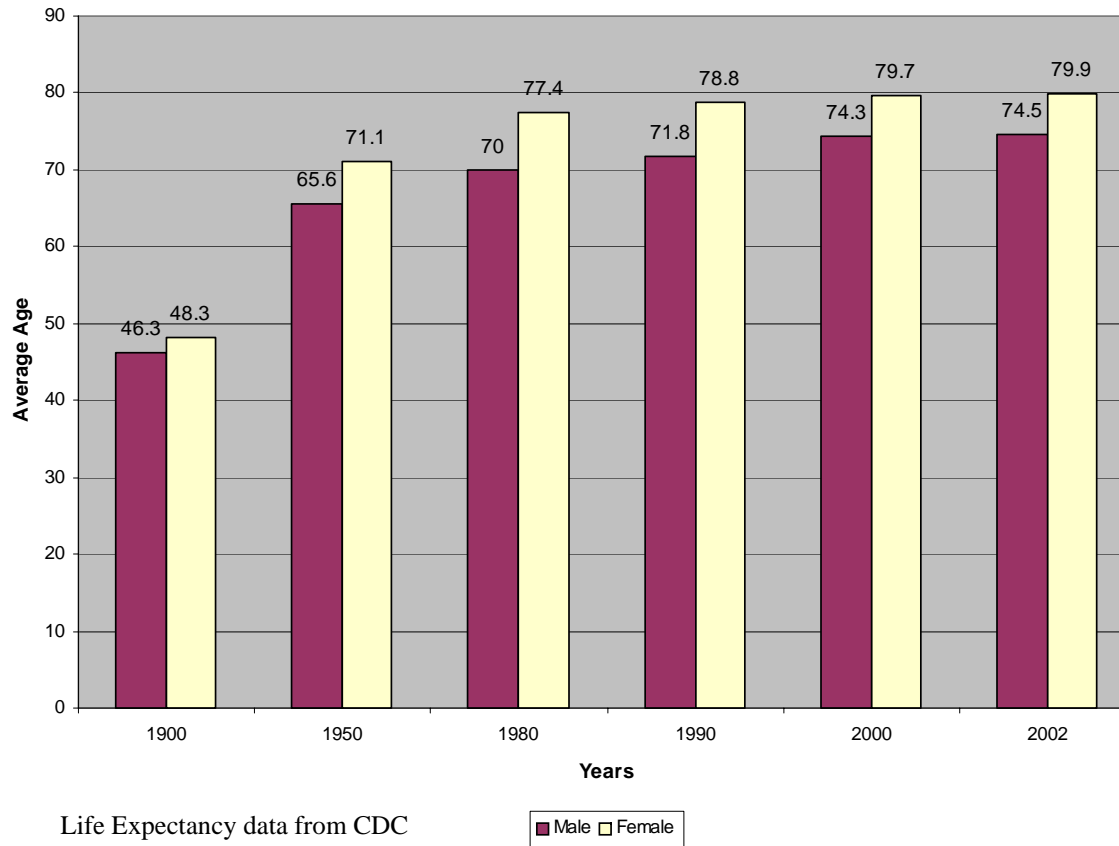
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Leading Causes of Death in U.S.



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Life Expectancy for Americans



Males are Living 62% Longer since 1900.
Females are Living 61% Longer since 1900.

People are Living Longer but they often have a Life-Altering Illness. Modern Medicine can Save the Patient but may cause a Huge Financial Burden.

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50% of all bankruptcies in 2001 were due to Critical Health Problems

Norton Bankruptcy Advisor

48% of Mortgage foreclosures were due to a Critical Health problem

Best's Review-Life/Health Insurance Edition, Volume 99

Critical Illness is not just medical expenses. Loss of Income due to Time off Work and Lifestyle Adaptation are other factors

Canada Life

Can you Afford to pay for Care??

Coronary Artery Bypass Graft costs \$60,853

Bone Marrow Transplant costs \$243,800

Heart Valve costs \$85,187

Kidney Transplant costs \$143,300

Liver Transplant Costs \$313,600

Milliman 2002, American Heart Association 2004

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Hidden Costs of a Critical Illness

National Cancer Institute of Canada

Lifestyle adaptation of home: \$75,000

Child Care (per yr): \$12,000

Home Care (RN 3hr/day/year): \$85,000

Adaptation of Car, Mortgage, Utilities, Credit Cards, Food, Child Care

Your Costs Per Month

Transportation _____
Loss of Income _____
Deductibles/Co-pay _____
Loss of Income for Spouse _____
Child Care _____
Home Mortgage _____
Utilities _____
Food _____
In home Care _____
Uncovered Medical Treatments _____
Per Month Total _____

Total = _____

x 6 = _____

6 Month "Reserve
Cash"

**What Does it Cost You to Live?
Bills Continue to Come Even if You're Not
Working! Are You Prepared?**

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We offer you an integrated set of plans to give you more protection.

There are Three Things to Consider when Financing your Health Care:

1. Protection from serious financial hardship
2. Preservation of Cash
3. Protection from other financial threats

We want to provide you with options by combining a Health Insurance plan with quality complementary products and services. So you can worry about the important things and not money.

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