



secure upgrade

enrollment in the advantage membership required to upgrade

NACD CRITICAL ILLNESS PROGRAM

Lump sum critical illness coverage
 \$10,000 or \$25,000 benefit options
 Guaranteed issue - no health questions asked!

DID YOU KNOW?

Each year in America, 1.3 million new cancer cases are diagnosed.¹ Every 29 seconds, someone suffers a coronary event.² Every 45 seconds, someone suffers a stroke.²

Most of us don't fully consider the financial consequences of surviving or continuing to suffer from a critical illness. The Critical Illness benefit included in your NACD Secure Upgrade will pay a lump sum cash payment to you to help cover the expenses related to a first diagnosis of a critical illness. You can apply your lump sum cash benefit toward any health insurance deductibles, co-pays, out-of-pocket prescription costs, or even help to pay your mortgage while you are out of work.

This program is available to you and your spouse. You may select upgrade options in the amounts of \$10,000 or \$25,000. The coverage amount will be reduced to 50% of the coverage amount when the covered person reaches age 65. **Covered conditions include cancer, heart attack, kidney failure, loss of limb(s), major organ transplant, paralysis, and stroke.**

See the website for details including exclusions, limitations, eligibility, covered medical expenses, age requirements, probationary periods, and effective dates. Not available to members in all states and not all members will qualify. Underwritten by an AM Best rated carrier.

1. American Cancer Society, "Cancer Facts and Figures 2003".
 2. American Heart Association, "Heart and Stroke Statistical Update 2003".

Presented By:

ADVOCATE FINANCIAL GROUP LLC

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www.nacdbenefits.com/AdvocateFinancial

NACD ROADSIDE ASSISTANCE

As a special enhancement to your membership, you will receive the Sign and Drive Roadside coverage. Roadside Assistance is available 24 hours a day, 365 days a year to assist members when owned or leased vehicles are disabled as a result of unavoidable circumstances. This service includes Towing Assistance up to 5 miles to the nearest facility, Flat Tire Assistance, Fuel, Oil, Fluid and Water Delivery Service, Lock-out Assistance, Battery Assistance, and Collision Assistance up to a five claim limit per year. Each claim has a maximum benefit of \$100. Certain limitations and exclusions apply.

SECURE UPGRADE MONTHLY DUES

Dues shown do not include the \$4.95 Advantage Membership, which is required to upgrade.

	MEMBER	MEMBER + SPOUSE
\$10,000 OPTION*	\$25.00	\$48.00
\$25,000 OPTION*	\$62.00	\$120.00

The benefits and services included in the NACD Secure Upgrade may be amended or deleted at any time at NACD's discretion. Void where prohibited. This program is not available in all states. Not all members will qualify. ***Enrollment in the NACD Advantage Membership is required. Dues listed are monthly.**

By enrolling in the NACD Secure Upgrade, you agree to abide by the terms and conditions of service of each of service provider. You will be provided an opportunity to review the terms and conditions prior to enrollment. For program details, including exclusions and limitations, please visit the website listed on this brochure. 06142011