
MTN Health Insurance, LLC

For a free - no obligation quote, or to apply for any VoluntaryMart policy please call:
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For more information about Assurant VoluntaryMart please go to:
<http://mtnhealthinsurance.com>

Not all products available in all states.



ASSURANT
Health

VoluntaryMart[®]
Added Protection — Superior SolutionsSM



Term Life Insurance
with optional Critical Illness Rider

VoluntaryMart®

Term Life Insurance

What would your family do without you? Along with being a tremendous emotional loss, your absence would be a tremendous economic burden.

Your death would mean that, after paying funeral expenses, your family would have to pay for daily living expenses *and* make monthly payments for vehicles, housing, utilities, credit cards and more. How will they meet their ongoing needs?

Without you, life for your loved ones could become a struggle.

VoluntaryMart® Term Life Insurance offers your family a financial safety net

VoluntaryMart Term Life Insurance can:

- help your family make ends meet if you or a family member dies
- help provide your family an income if you are disabled for more than two years
- help provide extra money for expenses if you are diagnosed with a critical illness

Your family needs the added protection offered by VoluntaryMart® Term Life Insurance.



Effective and Affordable

VoluntaryMart Term Life Insurance is:

Easy to Obtain

There are only a few basic questions to answer.*

Economical

Rates are affordable and designed to stay that way.

Fast

In most cases, a check is mailed to you or the named beneficiary within 48 hours of receipt of proof of a valid claim.

Guaranteed Renewable

Coverage is guaranteed renewable for a 20-year period or until the anniversary date of the policy following attainment of age 70, whichever comes first.

Portable

Once you're approved and your policy is in force, it's yours to continue even if you leave your job for any reason.

** Depending on the benefit amount chosen, a paramed exam may be required.*

VoluntaryMart® Term Life Insurance with optional Critical Illness Rider gives you these key advantages

- Your beneficiaries may receive benefits tax-free – consult your tax advisor.
- Term Life Insurance supplements other life insurance you may have. It also includes an accelerated benefit that allows you to receive money:
 - On a monthly basis if you suffer an uninterrupted disability that lasts for 24 months or longer.
 - In a lump sum if you are diagnosed with a covered critical illness.

Benefits

Death Benefit

This policy pays a benefit to the named beneficiary if the named insured's death occurs while the policy is in force. Available life insurance amounts range from \$10,000 to \$250,000.

Accidental Death Benefit

If the named insured's death is due to an accident, an additional benefit equal to the face amount of the policy is paid.

Waiver of Premium Benefit

Monthly premiums for the policy and any attached riders are waived while the named insured is totally disabled. This benefit is subject to proof of total disability. Total disability must begin while the policy is in force and continue for at least three months. The benefit begins on the premium due date following the date the total disability begins. It is available up to one year prior to the date notice of claim is received.

Accelerated Benefit for Long Term Total Disability

This policy pays a benefit equal to 2% of the face amount of the policy, up to \$2,000 per month, for up to 40 months, if the named insured has a long term disability. The accelerated benefits paid under the policy and any attached riders may not exceed 80% of the face amount of the policy. The Death Benefit payable under the policy is reduced by any accelerated benefit amount paid.

This benefit is subject to proof of the named insured's long term total disability which must begin while the policy is in force and continue for a 24-month period. Benefits begin on the first day of the month following the 24-month period of continuous long term disability.

A period of long term total disability which follows a previous period of long term total disability is considered a separate period of disability only if:

- It is caused by a sickness or accident different from the one that caused the past period of long term total disability, **or**
- It is separated from the past period of long term total disability by at least a 12-month period in which the named insured was able to return to work full time (30 hours a week).

Any other subsequent period of long term total disability will be considered an extension of the previous period of disability.

Restoration of Benefits

If the insured person recovers from long term disability, returns to full-time employment and maintains full-time employment for a period of at least five consecutive years, any reduction in the Death Benefit due to the payment of the accelerated benefits for long term disability will be restored.

Expand Your Coverage with these Optional Riders

Critical Illness Rider — an accelerated lump-sum benefit equal to 50% of the face amount of the policy is paid if the named insured is diagnosed with a qualifying critical illness or disability, including:

- Alzheimer's Disease
- Blindness
- Coma
- Coronary Artery Bypass Graft
- Heart Attack
- Kidney Failure
- Life-threatening Cancer
- Loss of Limbs
- Major Burns
- Major Organ Transplant
- Paralysis
- Stroke

The monthly Accelerated Benefit of the policy and the lump-sum benefit of the Critical Illness Rider may not exceed 80% of the face amount of the policy.

Spouse Term Life Insurance — optional term life coverage is available for the named insured's spouse with a Death Benefit of \$5,000, \$10,000 or \$15,000.**

This rider pays the Death Benefit if proof of the covered spouse's death is received. An additional Accidental Death Benefit, equal to the Death Benefit, is payable if the death is due to an accident.

Dependent Child Term Life Insurance — optional term life coverage is available for the named insured's dependent child or children with a Death Benefit of \$5,000, \$10,000 or \$15,000.**

This policy pays the Death Benefit if proof of a covered child's death is received. An additional Accidental Death Benefit, equal to the Death Benefit, is payable if the death is due to an accident.

***The Death Benefit may not exceed the named insured's policy face amount.
Riders are available at an additional cost.*

Exclusions and Limitations

Policy and rider benefits are not paid for losses resulting from:

- Abuse, addiction to or dependency on drugs, chemicals or alcohol.
- An act of war, whether such war is declared, if the insured person is a member of the armed forces of a country or combination of countries.

The Death Benefit will not be paid if the insured person's death results directly or indirectly from:

- Suicide, while sane or insane.
- Voluntarily committing and/or attempting to commit an assault or felony, including participation in a riot.
- Resisting or fleeing from arrest.

The Accidental Death Benefit will not be paid if the insured person's death results from any of the events listed above for the Death Benefit or from:

- Sickness, including related medical or surgical treatment.
- Air travel in any type of vehicle except as a fare-paying passenger traveling on a regularly scheduled airline.

The Waiver of Premium Benefit will not be paid if the insured person's total disability results directly or indirectly from:

- Mental illness which consists of all conditions classified as mental disorders as shown in the International Classification of Diseases.
- Any accident occurring or sickness first manifesting itself before the effective date. However, no claim for total disability commencing after two years from the effective date will be denied on the ground that the condition, not excluded from coverage by name or specific description, existed prior to the effective date.

The accelerated benefit for long term disability will not be paid if the insured person's total disability results directly or indirectly from:

- Intentionally self-inflicted injury.
- Any attempt at suicide while sane or insane.
- Mental illness which consists of all conditions classified as mental disorders as shown in the International Classification of Diseases.
- Air travel in any type of vehicle except as a fare-paying passenger traveling on a regularly scheduled airline.
- Participation in the commission or attempted commission of a felony, whether or not charged.
- Practicing for, or participating in, any competitive athletic contest for which any type of compensation or remuneration is received.
- Sickness or accident caused by a nuclear catastrophe or an act of biological terrorism.
- Any accident occurring or sickness first manifesting itself before the effective date. However, no claim for total disability commencing after two years from the effective date will be denied on the ground that the condition, not excluded from coverage by name or specific description, existed prior to the effective date.

The optional Critical Illness Rider does not pay benefits for a qualifying critical illness first occurring during the 90 days immediately following the effective date. In such event, the portion of the premium paid for this rider is refunded.

VoluntaryMart®

Term Life Insurance

Convenient and Affordable

VoluntaryMart Term Life Insurance is a convenient and affordable way to supplement your health care coverage.

Pays Benefits When You Need Them Most

VoluntaryMart Term Life Insurance provides peace of mind by offering practical, personal and convenient coverage that pays benefits when you or a family member need them most.

Security and Confidence

When you select VoluntaryMart Term Life Insurance from Assurant Health, you enjoy the security and confidence that comes from doing business with an industry leader that traces its roots back more than 110 years.

You can rely on Assurant Health – now and in the future.

For more information or to apply, contact your authorized VoluntaryMart® agent today.



ASSURANT
Health

Assurant Health
501 West Michigan
Milwaukee, WI 53203

About Assurant Health

Assurant Health has been in business since 1892. Assurant Health's underwriting companies provide health insurance coverage for more than one million people nationwide. The companies' primary products include individual medical, small group, short-term and student health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. With almost 3,000 employees, Assurant Health is headquartered in Milwaukee, Wis., and has operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. Assurant Health is the brand name for products underwritten and issued by one or more of Assurant Health's underwriting companies – Time Insurance Company, John Alden Life Insurance Company and Union Security Insurance Company. Each underwriting company is financially responsible for its own insurance products. The Assurant Health Web site is www.assuranthealth.com.

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and selected international markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

Assurant, a Fortune 500 company, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has over \$20 billion in assets and \$7 billion in annual revenue. The Assurant Web site is www.assurant.com.

This brochure provides summary information. Please refer to the insurance policy for the actual terms and conditions. In the event that there are discrepancies with the information in this brochure, the terms and conditions of the coverage documents will govern.

Product forms 036 and 066; Riders B212, B194, B195, B242, B224 and B225.

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Form 28632 (Rev. 6/2006)