

# MOXIE One Health

A Financial Services Company



## Life Insurance You Don't Have to Die to Use!

*Changing the Way America Buys Life Insurance... And so much more!*

*Smart Choice Umbrella Insurance*

*Smart Products.. Smart Ideas!*

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## Life Insurance You Don't Have to Die to Use!

### Make Us Your Partner in Life, and in Health

We know you want to protect your quality of life and financial well-being.

### What if you get sick but don't die?

Today, we'd like you to think about life insurance in a way you've never thought about it before. Imagine, having life insurance, you don't have to die to use. Life insurance that will pay the benefits directly to you while you're still living. Smart Choice Umbrella insurance, a suite of modern affordable products designed by MOXIE One Health allows you to use your life insurance in ways and circumstances you may have never thought possible. Our Smart Choice Umbrella Insurance Plans provide individuals and families a new opportunity to bypass old, outdated life insurance to access a brand-new option that focus more on living instead of dying.

Not only does this new type of insurance make more sense, but it's also priced within reach, and packed with value to make sure you get your money's worth at a cost that makes sense. A few questions you should ask yourself about your current insurance or other insurance you're considering purchasing.

- A) Will your current life insurance pay you a lump-sum benefit if you become seriously ill but don't die?
- B) Will your current life insurance pay you a lump-sum benefit if you were seriously injured but don't die?
- C) Will your current life insurance pay you all of your premiums back if you live too long?
- D) Does your current life insurance only provide financial help to your family if you die?



### GOOD NEWS! Moxie One Health is giving you new options!

As you may know, because of advances in medicine and technology, people get sick and don't die. In fact, we're all living longer. For example, we all know someone who may have had a heart attack, a stroke or even cancer but didn't die...but what about their quality of life and financial well-being? That's exactly what our Smart Choice Umbrella Insurance Plans are designed for...to provide a financial resource to individuals and families under several life changing circumstances. "Money when they need it the most"!

And, unlike most typical life insurance plans that give you **NO** direct benefit, our Smart Choice Umbrella Insurance provide you with up to 26 living benefits that qualify for a lump-sum benefit paid directly to the primary insured. This includes 12 critical illness benefits, 6 defined chronic illness benefits, cognitive impairment, assisted living, and long-term care benefits.

#### Critical Illness Benefits

A 25-year-old male non-smoker has a 25% chance of having a critical illness prior to reaching age 65. That same male who smokes has a 49% chance of having a critical illness prior to age 65. It is not only older Americans who are susceptible to Critical Illness as younger people also suffer from critical impairments such as cancer, heart attacks and strokes. Whether you are young or old, the same issues can arise. Where does the help come from?

#### Chronic Illness Benefits

Chronic Illness is a health condition or disease that is persistent or otherwise long lasting. Chronic Illness causes about 70% of deaths in the U.S. Nearly 92% of seniors have at least one chronic disease and 77% have two or more chronic illnesses. With numbers like this, many Americans will experience a debilitating Chronic Illness sometime in their life. How do you pay for that?

#### Cognitive Impairment Benefits

Cognitive impairment is when a person has trouble remembering, learning new things, concentrating, or making decisions that affect their everyday life. Cognitive impairment ranges from mild to severe. With mild impairment, people may begin to notice changes in cognitive functions, but still be able to do their everyday activities. Severe levels of impairment can lead to losing the ability to understand the meaning or importance of something and the ability to talk or write, resulting in the inability to live independently. We can help!

#### Long-Term Care & Assisted Living Benefits

Long-term care is a variety of services which help meet both the medical and non-medical needs of people with a chronic illness or disability who cannot care for themselves for long periods. Yes, we can help!

#### Death Benefit

Our Smart Choice Umbrella insurance also includes a large death benefit for your family...**Just in case!**

*Financial Protection That Just Makes More Sense!*

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### Here's How it Works:

#### Feature #1: If you get sick but don't die:

Our Smart Choice Umbrella Accounts are funded with life insurance (Living Benefits) dollars and pays a lump-sum benefit amount of up to 90% (percent) of \$250,000.00 or \$225,000.00. The money is paid directly to the covered member in the event the covered member suffers one or more of the defined medical conditions listed below.

**Heart Attack— Stroke— Invasive Cancer— End Stage Renal Failure — Major Organ Transplant— ALS (Amyotrophic Lateral Sclerosis) - Blindness— Paralysis— Arterial Aneurysms— Central Nervous System Tumors— Major Multi System Trauma— Auto Immune Deficiency Syndrome (AIDS) - Severe Disease of Any Organ— Severe Central Nervous System Disease— Major Burns— Loss of Limbs**

The money can be used to help the covered member live with financial dignity, pay for medical treatment, household expenses or help the covered member to be able to afford taking needed time away from work to spend valuable time with family. Our Smart Choice Umbrella Insurance also covers (6) defined Chronic Illnesses (ADL), Severe Cognitive Impairment, and Terminal Illness. The money may also be used to help with Assisted Living, and Long-Term Care needs.

#### ***What are the procedures for making a claim?***

##### ***Reporting:***

You must provide notice that a covered person has suffered a qualifying medical event. This must be done within 365 days of the qualifying illness for the Accelerated Benefit Riders. The carrier will provide you with a claim form and will request records of the insured's medical history, diagnoses, and treatment. In your claim form, you will tell the carrier what percentage of the policy you want to accelerate.

##### ***Offer:***

If the carrier determine that benefits are payable, they will provide you with an accelerated benefit election form which will include an offer for an accelerated benefit payment based on your request.

##### ***Election:***

In most states, you will have fifteen days following the receipt of the accelerated benefit election form to accept the offer of an accelerated benefit payment. You will be under no obligation to accept the offer.

#### ***What can I use the proceeds on?***

The carrier and the rider contracts do not have any restrictions on how the payment is used. The check is made out to the policy or account owner and can be used for any purpose you choose. It is your money to spend how you want.

#### ***What are the tax implications of the riders?***

The receipt of an accelerated benefit payment may be a taxable event. The tax law pertaining to accelerated benefits can be complicated. You should consult your tax advisor regarding the tax status of any benefits paid under these riders.

#### ***Will I have to pay the money back?***

**Absolutely not.** The money paid to you is not a loan, it is a benefit to you under your Smart Choice Umbrella insurance and does not have to be repaid. **EVER!**

#### Feature # 2: If you die too soon:

The \$250,000 minus any money you may have withdrawn from the Living Benefits will be paid to your beneficiary. However, if you've never withdrawn any of your Living Benefit dollars, the entire \$250,000 will be paid to your beneficiary.

#### Feature #3: If you live too long:

We offer two funding options, 10-, 20-, and 30-year straight term coverage which may be converted to a permanent policy before or at the end of your term period. Straight term can also be extended beyond the end of your term period depending on your age at the time. We also offer a Guarantee Universal Life (GUL) which gives you the option to receive 100 % of all the premiums you've paid into the policy after 20 consecutive years of coverage, or you can just keep it going. The choice is yours.

**Our Smart Choice Umbrella Accounts may be purchased in amounts from \$250,000.00 to \$2,000,000.00 with a payout benefit of up to \$1,800,000.00. Defined conditions, policies, payout formulas, and rates may vary by carrier and state.**



## *Applying is Easy*

Enrollment is easy, with a simple application process and fast approval. All applicants requesting coverage must reside within a state we serve.

For more information or to enroll, give us a call at 1-866-556-2030 or visit us online at [www.MoxieOneHealth.com](http://www.MoxieOneHealth.com)

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