

AT LAST!

A NEW AND DIFFERENT KIND OF HOSPITAL-MEDICAL-SURGICAL INSURANCE TO AGE SEVENTY-FIVE!

YOU MUST COLLECT

...either in Benefits or in Cash Refund

6 GREATLY NEEDED FEATURES NEVER BEFORE COMBINED IN 1 "HOSPITALIZATION" POLICY*

YOU GET ALL THESE ADVANTAGES:

1. It cannot be cancelled or discontinued by the company, even if you become a "poor risk"

If you contract an illness that becomes chronic or have an accidental injury that is likely to send you back to the hospital time after time, you become what insurance men call a "poor risk." Under some policies the company can refuse to renew when your next premium is due. This may leave you without any protection whatever, as most companies will not issue insurance to a poor risk.

Now—read this carefully. It is one of the most revolutionary features ever incorporated in a low rate accident and health policy; Policy NC 701—under the laws of your own State—cannot be cancelled or discontinued by the company on any grounds whatever except fraud on the part of the applicant! (Cancellation of course, is automatic when the face amount of the policy has been paid in claims or the policy holder has reached age 75.)

No matter how often you are sick or hurt—no matter how much money you collect—no matter how little you have paid in—no matter what the nature of the illness or injury that took place after your policy was in force the company **MUST** pay every loss specified for each sickness or accidental injury covered by the policy until the full face amount of the policy has been paid whether it is for \$2500.00, \$5000.00, or \$7500.00.

2. Rates cannot be raised...ever!

The cost of NC 701 depends upon your present age. The younger you are the smaller the premiums you pay and the larger the

amounts available in face values. And—the rate or premium you pay at your present age can never be raised! Even if you insure a baby at the age of three months, the low, low infant rate will never be raised when he reaches manhood or old age. If you start at the low rate for your present age, your rate in years to come will always be the same.

3. It accumulates "cash value" for you or your heirs

Under most hospitalization and medical expense policies, you get paid only if you get sick or are injured. You may pay premiums for twenty years or forty years or longer without having a claim—then for some reason drop your policy. The ordinary policy has no value whatever—you don't get a penny of refund for the money you have paid in and never used. Under these same circumstances the NC 701 Policy accumulates what insurance men call "cash value." If you drop your policy the company pays you the accumulated cash value in amounts which are plainly printed in your policy. If you die, the cash value is paid to your heirs or your estate.

4. Benefits never can be reduced

In many hospitalization policies the benefits are reduced when you reach age 65—even though you may have paid in for years and never had a claim. The benefits under the new NC 701 never can be reduced. Under the laws of your own State, the company cannot put "riders" on a policy already in force to exclude certain illnesses or to reduce benefits. Your NC 701 remains in force—unchanged—to age 75 or until the face amount of your benefit coverage is used up.

... AND THEN THIS MONEY-BACK REFUND!

5. You receive the full face value of your policy in benefits or refund!

Yes, you must receive face value of the policy either in benefits paid, as specified in the policy when you are sick or hurt, or in cash at maturity if you stay well. With ordinary health and accident policies

the person who stays well never collects a penny. But under the legally binding terms of the NC 701 and by keeping your policy in force you must collect the full cash value of your policy! At the age of 75 a \$5000.00 policy against which no claims have been made pays you \$5000.00 in cash to provide funds for the care you may need after that. If claims for illness have been paid during the life of the policy, only a percentage of the amounts paid is deducted and you still receive in cash the remaining cash value which is clearly printed in the policy.

... WITH ALL THIS PROTECTION, TOO!

6. All five of the costs of sickness or accidental injury are covered

This amazing "hospitalization" policy pays up to \$7500.00 for women and up to \$5000.00 for men for five different costs of illness or injury listed below. It includes:

1. PAYMENTS FOR HOSPITAL ROOM AND BOARD (including general nursing care) at the rate of \$8.00 a day for an unlimited time for illness, for two full years of injury up to the full face value of the policy.

2. DOCTOR BILLS. Payments at specified daily rates for medical treatments by your own doctor—whether you are in the hospital or at home—or even for your visits to him in his office. Payments begin with third visit and continue until you are well or for two years for injuries or until the entire face value of the policy is paid.

***THIS POLICY—NC 701—IS OFFERED ONLY BY BANKERS LIFE & CASUALTY COMPANY**

The few exceptions such as mental illness, acts of war, simple rest cures, etc., are clearly stated in the policy. Hernia, heart disease, tuberculosis, tonsilectomy, etc., are covered only when occurring six months after issuance of the policy. Benefits for most illnesses begin 30 days after date of policy; benefits for accidental injury begin from first day. Policy NC 701 is not yet available in all states.

CAN BE TAKEN OUT BY SELF-SUPPORTING MEN OR WOMEN UP TO AGE 65—Parents also can take out NC 701 for a child at any age from three months up. When he finishes school and starts to work, he can take over his own policy and continue it at the same low infant rate. NC 701 is not available to unemployed adults, and does not extend to losses covered by Workman's Compensation

or Occupational Disease laws. **REMAINS IN FORCE TO AGE 75**—NC 701 covers you without change of rate or benefits until you reach the age of 75 or until the full amount of the face value of the policy has been paid. If you die before the age of 75, your heirs are paid the residual accumulated cash value, as provided in the policy.



"And John says that if he stays well, he will get \$5000.00 back!"

AND THAT IS ONLY ONE OF THE SIX UNUSUAL FEATURES NEVER BEFORE OFFERED THE AMERICAN PUBLIC AT SUCH LOW RATES

Bankers Life & Casualty Company again dares to challenge the entire Insurance Industry—by offering the public a sickness and accident policy so different that everyone who sees this page will want to read every detail of every outstanding feature—right down to the fine-print. Tear it out—take it home—read it tonight—carefully, thoughtfully, fully. Then mail the coupon for details of the benefits and the costs that apply at your present age. No charge—no obligation to buy. But you must at least know about the unusual protection that is now available to you.

A Cash Refund for Staying Well! No matter what you may have learned about "Hospitalization" insurance in the past, you can forget it now. An entirely new kind of protection is now available to every man and woman in good health who works for a living—and for the children of these people. Protection can start as early as three months of age and cover you continuously until your 75th birthday, or until every cent of the face value of the policy has been paid to you—whether you are sick or well. Think of that—you even get a return of cash for staying well!

Offered ONLY by Bankers Life & Casualty Company—This remarkable new policy—NC 701—is not issued by any company in the world except Bankers Life & Casualty Company, an old line legal reserve stock company that operates under the local laws of each State in which it has offices. Policy NC 701 is qualified under these state laws.

Guaranteed Renewable—Only You Can Cancel—Almost all accident and health policies provide that the company may cancel the policy on any premium payment date and this is

often done when the policyholder has suffered an illness or accident that may lead to frequent further claims. At the very time when you may need protection most it can be taken away from you. Under the terms of the NC 701 Policy only you can cancel. As long as you pay your premiums the policy remains in force until the full face value has been paid to you.

Continuous, Uninterrupted Protection—The conquering of deadly disease; the longer life span of our people; and the need for continuous, uninterrupted protection to greater age has made obsolete the hospitalization policies based on statistics of even a decade ago. Read, now, the provisions of the policy made possible by the actuarial figures based on the vital statistics of today—the policy that many insurance agents say is 10 years ahead of its time.

Rates for Your Present Age . . . Free—Send your name and birthdate so we can supply you with complete details showing the amount of coverage available at your age and exactly what it will cost per month or per year. There is no obligation and no charge whatsoever for this information.

An Old-Line Legal Reserve Stock Company

OFFERING LIFE INSURANCE; AND BROAD COVERAGE ACCIDENT AND HEALTH POLICIES, BOTH GUARANTEED RENEWABLE AND RENEWABLE AT OPTION OF THE COMPANY

BANKERS LIFE & CASUALTY CO.

HOME OFFICE: CHICAGO 30, ILL.

MAIL THIS "FREE INFORMATION" COUPON

THIS IS NOT AN APPLICATION FOR INSURANCE. IT IS MERELY YOUR REQUEST FOR FREE INFORMATION ON THE NEW NC 701. POLICY GUARANTEED RENEWABLE TO AGE 75. IN RECEIVING THIS INFORMATION YOU ARE NOT UNDER THE SLIGHTEST OBLIGATION TO BUY

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BANKERS LIFE & CASUALTY CO.
4444 W. Lawrence Ave., Dept. SSC-318
Chicago 30, Illinois

Gentlemen: Please supply me with information on rates and benefits available to a person of my age under the provisions of your new policy NC 701, which is GUARANTEED RENEWABLE TO AGE 75. It is clearly understood that I do not place myself under the slightest obligation by requesting this information and that there is no charge for the information now or at any other time.

MR., MRS. or MISS.....

ADDRESS.....

CITY..... ZONE or R.R. STATE.....

I was born in the year.....

HOME OFFICE: CHICAGO 30, ILL.