

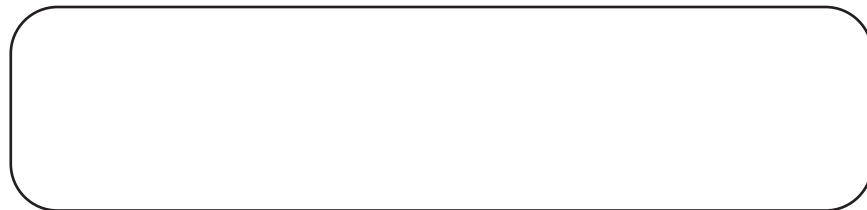
Physicians Mutual Insurance Company  
2600 Dodge Street  
Omaha, NE 68131

Ready or Not, Cancer ... Heart Attack ... Stroke ...  
Will Affect 4 out of 5 families.

***What If Your Family Is  
One Of Them?***

**Now You Can Have \$10,000 Cash ... Paid Directly To You...**

For Cutting-Edge Medical Care, Co-Pays & Deductibles, Meals, Travel, Child  
Care ... Use It Any Way You Want!



Your 1st Month of  
Protection is  
**FREE!**  
Fully Paid by  
Household  
Bank

# Physicians Mutual Insurance Company

2600 Dodge Omaha, NE 68131-2671

Cancer ... Heart Attack ... Stroke ... Will Affect 4 out of 5 families.

## ***What If YOUR Family Is One Of Them?***

Dear Friend,

I hope you beat the odds. I sincerely pray that you and your family never have to deal with the harrowing difficulties I've seen cancer, heart attack, and stroke thrust upon my patients and their families.

Unfortunately, figures from the American Cancer Society, and American Heart Association show that the odds are against you. In fact, these three illnesses will affect more than 2 million Americans this year, alone.

Sample, the good news is that with modern care and treatment, more people survive these killers than ever before. But this care does NOT come cheaply. Nor does the change in lifestyle that accompanies these life-threatening illnesses.

Things you ordinarily wouldn't think twice about can become regular financial burdens when you, or someone you love is affected. Believe me, money needs pile up fast for things like ...

cost of living while you're out of work ... child care ... transportation ... lodging ... meals ... home care ... specialized treatments ... extra household help ... medication ... and much more.

And that's all in addition to your obligation under your health insurance plan's deductibles and co-pays.

So unless you are extremely lucky, it's only prudent that you are prepared in case these illnesses strike your family.

Now I know that no amount of money will make up for these difficult diagnoses. But wouldn't it be nice to know that if you or your family are ever affected, you won't have to worry about your finances?

I thought so.

That's why I am so excited to offer you, as a preferred cardmember of Household Bank, this exclusive opportunity to receive **\$10,000.00 in one, lump-sum tax-free payment** upon diagnosis of cancer, heart attack or stroke. And all you need to do to get this guaranteed cash protection is enroll in the *First Diagnosis Plan* today.

This is **\$10,000 cash paid directly to you ... no matter what other insurance**

### **\$10,000.00 Benefit Exclusively For Preferred Cardmembers of Household Bank.**

Now you can receive \$10,000.00 immediate, lump-sum cash to help with the expenses insurance won't cover.

**SEND NO MONEY!**

**YOUR FIRST MONTH'S PREMIUM WILL BE PAID BY HOUSEHOLD BANK.**

Continued ...

coverage you have! You decide when and where to spend it according to your needs.

With the *First Diagnosis Plan*, you can relax. You can know that in your time of need, you and your family will be taken care of by Physicians Mutual. We've been helping people like you for over 90 years. We GUARANTEE that as long as your low, monthly premiums are up-to-date ...

-- Your coverage can never be cancelled

-- Your rates will never increase as you grow older

**And here's a nice surprise for you.** Because the folks at Household Bank believe *First Diagnosis* offers the very best protection for you and your family, they have **already agreed to pay your first month's premium for you!**

That's right. It won't cost you one cent to get started in this incredible plan. And the premiums are so reasonable, your budget won't even notice the guaranteed protection you're providing for your family.

All you have to do is answer the easy questions on the enclosed Application Form, and mail it back to us in the postage paid envelope.

**There's Absolutely No Risk!** Since Household Bank is paying for the first month, you can begin this coverage without paying a penny. Once you're approved, you can take the full, FREE month to decide if you want to continue in the program. If so, simply pay the premium. If, for any reason, you decide not to continue, you owe nothing and the matter will be over!

The way I see it, **the only risk you take is if you do nothing!** If you don't mail in the Application ... if you don't accept the free first month ... you are passing up having a guaranteed \$10,000.00 in cash to help you when you'll need it most.

Please don't put yourself and your family's finances at risk. Please don't gamble \$10,000 on the chance that your family will be the 1 in 5 that is not affected. Mail in the easy Application Form right now.

Sincerely,

*Andrew W. Lempka MD*

Arnold W. Lempka, M.D.  
Chairman, Board of Directors  
Physician's Mutual Insurance

P.S. **SEND NO MONEY!** Household Bank has already paid for your first month's enrollment! Don't lose out on \$10,000 guaranteed cancer, heart attack and stroke protection! Since there's absolutely no cost and no risk, mail your application today!

See the enclosed brochure for complete terms and conditions of this policy.

SEND NO MONEY

SEND NO MONEY

*First Diagnosis*  
***\$10,000.00 Cash Benefit Application***

**YES! I want to protect myself and my family in case cancer, stroke or heart attack strike.** Please accept my application in the First Diagnosis Plan. I am sending NO MONEY, and there is NO RISK because Household Bank will pay my first month's premium. If I decide not to continue, I'll simply not pay the first premium due, and the matter will be over. See reverse side of this form for complete application and terms.

Sample A. Sample  
1234 Main St  
Any Town ST 12456

**IMPORTANT: Please complete  
the back of this form. Urgent  
Your Reply By XX/XX/XX**

**For Fastest Service or Personal Assistance CALL TOLL FREE 1-800-325-6300**

**APPLICATION**    *PHYSICIANS MUTUAL INSURANCE COMPANY*

This *First Diagnosis Plan* pays \$10,000.00 upon proof of diagnosis of cancer, heart-attack or stroke.

**Choose the Plan you want.**

- Individual Plan<sup>4</sup>     Husband-Wife Plan<sup>3</sup>  
 One-Parent Plan<sup>2</sup>     All-Family Plan<sup>1</sup>

Name (Principal Insured) <small>PLEASE PRINT</small>			Age	Date of Birth	Male	Female
<small>First</small>	<small>Middle</small>	<small>Last</small>		<small>Month Day Year</small>		
Spouse's Name (Complete if spouse to be insured)						
Children's Names (Complete if children to be insured)						
Address				Telephone Number (      )		
<small>Street</small>		<small>Apt. No.</small>	<small>area code</small>			
<small>City</small>	<small>State</small>	<small>Zip</small>				

**Please Answer the Following Questions.**

- Have you, or any person to be insured, ever been diagnosed as having or been treated by a member of the medical profession for, or do you presently have screening test results pending for: cancer, leukemia, Hodgkin's disease, any pre-malignant lesions, any immune deficiency disorder, AIDS (Acquired Immune Deficiency Syndrome), or positive HIV? (If "yes", indicate who) \_\_\_\_\_
  - Yes
  - No
- Have you, or any person to be insured, ever been diagnosed as having or been treated by a member of the medical profession for: insulin dependent diabetes, heart disease, heart attack, stroke or other cerebral vascular incident, aneurysm, carotid artery disease, or any other problem of the circulatory system (other than high blood pressure)? (If "yes", indicate who) \_\_\_\_\_
  - Yes
  - No
- Are you, or any person to be insured, currently taking medication for BOTH diabetes AND high blood pressure? (If "yes", indicate who) \_\_\_\_\_
  - Yes
  - No

I am applying for Policy P528/R384 and understand that my first month's premium will be paid by Household Bank. I authorize you to bill renewal premiums to my Household Bank account.\* I understand the policy is not in force until actually issued. I certify that no person to be insured under this policy is eligible for coverage under Medicaid and that all questions have been answered to the best of my knowledge and belief.

Signature of Applicant X \_\_\_\_\_ Date \_\_\_\_\_

\*Direct bill available.

lift 5 1/2 x 8 1/2

**"4 out of 5 Families Will Be Affected By Cancer, Heart Attack or Stroke Whether They Have This \$10,000.00 Guaranteed Protection Or Not ..."**

Please read this urgent message from Household Bank.

*From the desk of ...*

***Kathleen A. Lundberg  
Managing Director, CEO***

**"... So The Question Is, Would You Rather Face Those Diseases With An Extra \$10,000.00 ... or Without?"**

Dear Friend,

When the weatherman says there's an 80% chance of rain, it's wise to take your umbrella. Ignoring the forecast, or wishing it was not so, will NOT prevent the rain. And if you choose not take your umbrella, you're probably going to suffer.

The same is true when it comes to cancer, heart attack and stroke. The statistics tell us that we have an 80% chance of being affected. Ignoring these facts will NOT prevent YOUR family from suffering.

Fortunately, you don't have to go unprotected. As one of our preferred customers, we at Household Bank, are offering you this "umbrella" of \$10,000.00 CASH protection for when these diseases rain down on you or your family.

All you have to do is take it.

We believe so strongly in this program, that we're going to GIVE you this \$10,000 protection **ABSOLUTELY FREE** for your first month.

Please don't face the likelihood of cancer, heart attack or stroke without this \$10,000.00 cash protection. Don't turn down this protection only to suffer later.

There's NO COST and NO RISK to get your first month of protection for FREE. All you have to do is return the enclosed Application Form. Do it now!

Sincerely,

*Kathleen A. Lundberg*

- **First month already paid** compliments of Household Bank
- No restrictions -- Use it any way you need it
- Pays in addition to any other insurance you may have
- Pays up-front. No waiting until you're buried in bills

## \$10,000 Cash Immediately To You Upon Diagnosis

*FIRST DIAGNOSIS From Physician's Mutual Pays*

- Make up for loss of pay due to time off from work
- Meals on the run
- Transportation across town or across the country for the best treatments
- Hotel bills
- Household help with chores, children and yard work

## FIRST DIAGNOSIS \$10,000 Cash

*You Decide How Best To Use Your*



### \$10,000 Cash To Supplement Lost Wages

The last thing you want to worry about while you're recovering from cancer, heart attack or stroke is your day-to-day expenses. Fortunately, your \$10,000 cash is paid to you immediately upon diagnosis to give you peace of mind while you recover.

**With Your \$10,000.00 Cash, You Won't Have To Worry About Day-to-Day Expenses.**



### \$10,000 Cash For Meals, Travel & Child Care

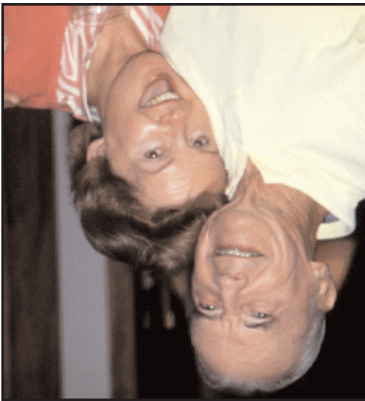
When cancer, heart attack or stroke strike, your whole life changes. Family members need to travel. They may need to stay in a hotel. Meals are grabbed on the run. And who'll take care of the kids? Rest easy with your \$10,000 cash to pay for these, and many more, necessary expenses.

**With Your \$10,000.00 Cash, Your Family's Needs Will Be Covered Until You're Up And About.**

**Instant Protection For The Hidden Expenses That Even The Best Health Insurance Doesn't Cover**

**OPEN**

Don't Cut Corners On Medical Treatments ... Don't Drain Your Hard-Earned Savings ...



**Cash Paid Directly To You!**

**\$10,000.00**

Cancer, Stroke and Heart Attack Will Strike 4 out of 5 Families. If Your Family Is One Of Them, Fight Back With ...

**Peace of Mind ... For Household Bank Cardholders**

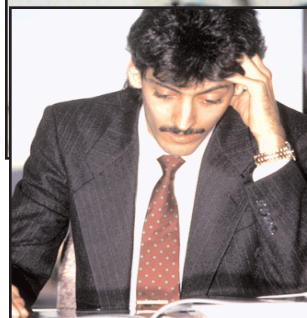
**\$10,000 Cash For Cutting-Edge Medical Care**



Often, the best treatment will be in another city. Sometimes it's not even available in this country. Most health insurance won't cover the cost of these treatments or the travel to get them.

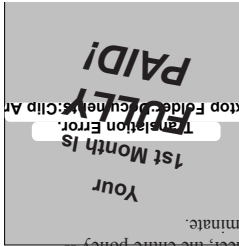
**With Your \$10,000.00 Cash, You Can Have The Best Care Without Worry .**

**\$10,000 Cash For Co-Pays & Deductibles**



With cancer, heart attack and stroke, bills come from everywhere -- doctors, hospitals, pharmacies, radiologists, cardiologists -- to name only a few. Even with the best health insurance, co-pays can become more than you can handle.

**With Your \$10,000.00 Cash, You Won't Have To Drain Your Hard-Earned Savings.**



**APPLY TODAY! SEND NO MONEY!**

PREEXISTING CONDITIONS: "Preexisting Condition" means the existence of symptoms which would cause an ordinarily prudent person to seek medical diagnosis, care or treatment, or a condition for which medical consultation or advice was recommended by or sought from a Physician, within six months before the Effective Date of a Covered Person's Coverage. We will pay a limited benefit for a First Diagnosis of Cancer during the first six months after the Effective Date of a Covered Person's coverage if it results from a Preexisting Condition. In such case, payment will be limited to a refund of all premiums paid for such Covered Person.

WAITING PERIOD: Thirty Day Waiting Period: Benefits for covered sickness are payable only if First Diagnosis of Cancer, Heart Attack or Stroke is more than thirty (30) days after the Policy Effective Date and while the policy is in force.

MULTIPLE DISEASE COVERAGE: Upon payment of benefits for a First Diagnosis claim of Heart Attack or Stroke, the Heart Attack and Stroke portion of the policy will be cancelled. Coverage for a First Diagnosis of Cancer will remain in effect.

Upon payment of benefits for a First Diagnosis claim for Cancer, the entire policy including Cancer, Heart Attack and Stroke protection will terminate.

If after your first free month you're not 100% sure this policy is for you, we'll cancel your coverage, and you'll owe nothing.

The folks at Household Bank are so sure this is the best protection you could have for you and your family, they will pay your first month's premium. All you have to do is apply.

**100% Risk-Free Money-Back Guarantee**

**Mail the enclosed application TODAY!**  
Physicians Mutual Insurance Company  
2600 Dodge Street Omaha, NE 68131

# If Cancer, Stroke or Heart Attack The First Diagnosis Plan Instantly Pa

**You Think It Won't Happen. You Don't  
Want It to Happen, But The Fact Is,  
4 Out Of 5 Families Will Be Affected.**

## **What If Yours Is One Of Them?**

Cancer. Heart Attack. Stroke. The mere mention of these words strikes fear in us.



The good news is that modern medicine is making tremendous progress in fighting these diseases. The potentially distressing news is that these treatments and lifestyle

changes cost money.

Much as we'd like to pretend we're immune, the odds are that these illnesses will someday hit very close to home. And when they do, these illnesses will change your whole life, forever.

Suddenly your family's vocabulary is filled with new and confusing words. Your time is taken over by doctors and hospitals and medications.

That's why it makes sense to be prepared now.

## **\$10,000.00 Cash Paid As Soon As You Are Diagnosed**

Fortunately, when you're covered by the *First Diagnosis Plan* from Physician's Mutual, one thing you won't have to worry about is your finances.

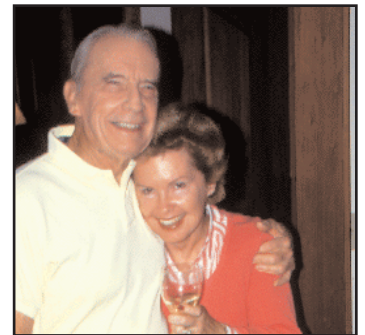
You won't have to wait until the bills are piled up like mountains. You won't have to drain your savings. You get \$10,000.00 cash as soon as we receive proof of diagnosis so you can plan how to use it best.

The moment a covered individual is diagnosed with any of these conditions, your check for \$10,000.00 is

processed and in your hands.

And this is a full \$10,000.00 worth of protection paid to you in one lump sum. There are

- NO deductibles
- NO co-pays
- NO taxes withheld.



## **\$10,000.00 Cash To Use Any Way You Need It**

**This \$10,000.00 is paid directly to you.** No doctor or insurance company will have access to these funds. There are no restrictions and no requirements. You decide everything. It is yours to use in whatever way best meets your needs.

- You may want to use it to travel across the country or across the world for the most cutting edge medical care.
- You could use it to cover experimental procedures, or cosmetic surgery that your health insurance won't cover.
- Maybe you want to pay for lodging so your loved ones can be with you as you recover.
- Use it to get extra help around the house or with the children.



- Use it to fill in the paycheck gap while you're out of work and recuperating.

It's all up to you!

## **\$10,000.00 Cash Paid In Addition To Any Other Coverage You May Have**

One thing is certain, with these illnesses, bills will begin showing up from everywhere. Even with the best health insurance, your co-pay and deductible amounts can wreak havoc on your finances.

# \$10,000 Cash, Paid Directly to You, Means Peace

# Don't Let Disease Affect Your Family, First Diagnosis Pays You \$10,000.00 Cash !

First Diagnosis pays you \$10,000.00 cash regardless of what other coverage you might have. It's the perfect way to manage these "uncovered" expenses without having to tap into your savings or retirement funds.

That means YOU select the doctors you want. YOU select the life-saving treatment you think is best. You don't have to worry how much is covered by your health insurance.

## Your Rates Will Never Increase, Your Coverage Will Never Be Cancelled

As a preferred cardholder of Household Bank, you are entitled to special, low group rates that cannot be individually increased. And as long as your premiums are up-to-date, your coverage can NEVER be cancelled.

Take a look at how little all this protection costs. ... GUARANTEED for life!

## Don't You Owe It To Yourself And Your Family To Provide This Guaranteed Protection?

Monthly rates billed to your credit card

Age	0-39	40-64	65+
Individual	\$13.50	\$29.00	\$58.00
Husband/Wife	\$25.00	\$54.00	\$108.00
Family	\$29.00	\$58.00	\$112.00
Single Parent	\$17.50	\$33.00	\$62.00

You take care of your body because you want to prevent having these diseases, if possible. But sometimes, no matter what you eat, no matter how much you exercise, no matter what you do, cancer, heart-attack or stroke will strike.

Consider the First Diagnosis Plan like financial exercise. It will protect you and your family from having to tap your savings just to stay afloat.

## It's Not Insurance. It's Peace of Mind

Everyone, yourself included, will sleep better knowing that these diseases will not mean the end of all the financial stability you've been working so hard to achieve.

The small, guaranteed low monthly premium will have no impact on your budget at all ... but the \$10,000 cash benefit will be a real budget life-saver.

## There's No Risk! Your First Month Premium Is Paid By Household Bank! Send No Money!

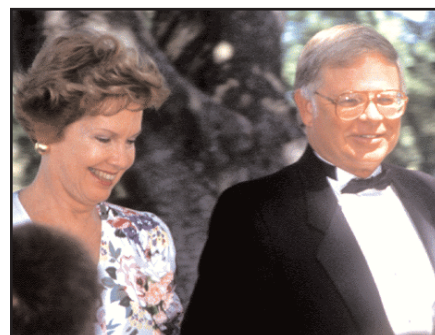
Household Bank believes so strongly that this coverage is best for you, they've already agreed to pay your first month's premium! All you have to do is apply today by mailing the \$10,000.00 Cash Benefit Application.

Then you can relax knowing you and your family are protected. Take the full free month to decide if you wish to continue your coverage. If so, simply begin paying your low monthly premium.

If you ever decide you no longer want this coverage, simply notify Physician's Mutual and stop paying your premium. You'll owe nothing, and the matter will be over.

## Get \$10,000.00 Guaranteed Protection -- Cash To Spend Any Way You Want

**Mail Your Application Form  
Today!**



Peace of Mind ... And The Best Treatment Possible!