

Essential

Your income is a valuable asset to your family and loved ones. In the event of your death, life insurance can replace a portion of your income to help family members pay off debts and maintain their standard of living. Life insurance provides financial security and peace of mind.

How much life insurance is enough?

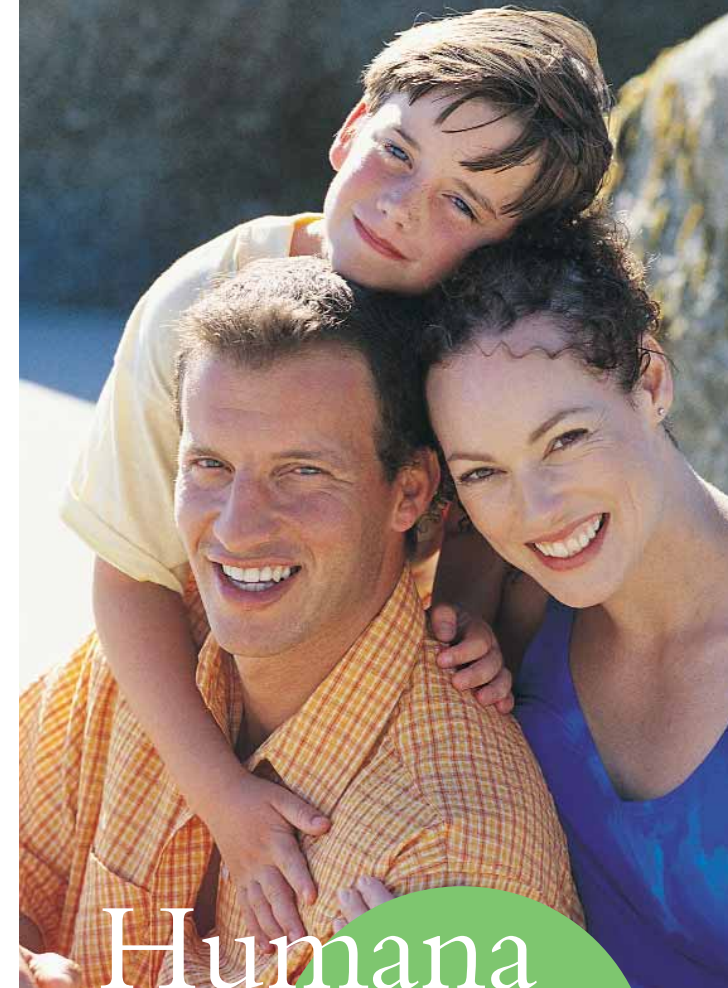
The answer is different for everyone, but you should consider your current and near-term financial obligations:

- Mortgage loan
- Personal and business debts
- Child's education
- Family's well-being and standard of living
- Funeral costs

You may need to evaluate your life insurance coverage now, especially if you expect or have recently experienced major changes in your life:

- Marriage
- Purchase of a home
- Birth or adoption of a child
- Child preparing for college
- Start-up of a business

Humana makes it easy and affordable for you to acquire life insurance protection for your family and loved ones. Contact your insurance agent today to discuss Humana One Term Life Insurance.



Humana
One

Easy, affordable
life insurance



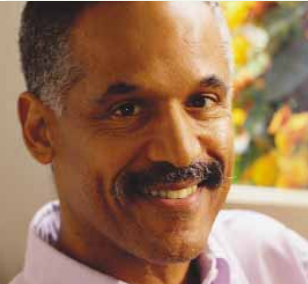
Affordable

Term life insurance is a smart choice for single individuals and young families. Premiums for term life insurance are usually lower than those for permanent life insurance – which means you can obtain the coverage you need, and put the dollars you save into your pocket.

A 35-year old man who qualifies for coverage can own a \$100,000 term life insurance policy for a little more than \$12 a month. A 35-year old woman who qualifies can own the same policy for less than \$10.50 a month.

Your monthly premiums stay the same

With HumanaOne Term Life Insurance, you're protected against rising premiums. Once your coverage is approved, your monthly premiums are guaranteed to remain level for 10, 15, or 20 years, depending on the policy you choose, regardless of your health condition.



Humana
One:

Look how affordable a HumanaOne Term Life Insurance policy can be:

(Ten Year term life policy - non-tobacco rates)

Coverage amounts:		\$25,000	\$50,000	\$100,000
Age 25	Male	\$7.39	\$8.33	\$10.22
	Female	\$6.89	\$7.34	\$ 8.25
Age 35	Male	\$7.84	\$9.23	\$12.03
	Female	\$7.45	\$8.46	\$10.48
Age 45	Male	\$9.99	\$13.53	\$20.62
	Female	\$9.38	\$12.33	\$18.21

Coverage subject to underwriting approval

Apply for Any Amount: \$25,000, \$50,000, \$100,000

You can even apply for coverage amounts up to \$1 million or more. Whatever value you assign to your financial obligations, peace of mind is priceless. HumanaOne Term Life Insurance can help you protect your financial interests and provide peace of mind for you and your loved ones.

Easy and convenient

It's quick and easy to apply for HumanaOne Term Life Insurance:

- Call your agent and apply over the phone.
- Answer only a few simple questions.
- In most cases, no medical exam is required.
- Applications are usually approved within 48 hours.
- Your policy is delivered to your door.

Many people will be approved for coverage immediately. If you are applying for higher amounts of insurance coverage, Humana may ask a few more questions about your health and a medical exam may be required. But your application will always be handled with care and processed as quickly as possible.

Humana makes life insurance easy to understand and easy to choose. If you have questions or are undecided about life insurance, ask your insurance agent for more information or for guidelines that can help you decide how much coverage you need.

HumanaOne Term Life Insurance is from Humana, the health-services company millions have come to rely on. Now you can choose life insurance with confidence, knowing your policy is backed by one of the most respected and financially secure companies in the insurance industry.



Call your agent
today-

and find out how **HumanaOne** Term Life Insurance can work for you. Your insurance agent can help you decide how much life insurance you need to protect your family and loved ones.



Insured by Humana Insurance Company

Policy Number: GN-70136 etal

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