Tom and Sherry's responsibilities just changed. Time to sit down and take a long look at the future. At income, budget, cost of living, and a hundred other things.

What if ...?

What if an accident takes Tom off the job for a month — or longer? What if sudden illness puts him in the hospital? What would happen to their income? Who would pay the bills? The same people who paid Tom Jr.'s medical bills. Standard Life and Accident Insurance Company. Because Tom planned ahead. Talked to an insurance expert from Standard Life and

made sure his estate was sound, his finances were secure, and his income was well protected.

Part of that protection was an accident and health policy that will see Tom continues to get an income if sickness or injury ever strikes him. One that pays up to \$15,000 for medical bills and special treatment. One that costs so little even a newly married couple can afford it.

How about you?

Is it time you took a long look at your future? Could you live "happily ever after" a heart attack, or other serious illness or injury? With no worry about spending your life savings on medical bills, or paying for them the rest of your life? If not — talk to an insurance expert from Standard Life.

Start your future ticking —

on Standard time.

Over one billion dollars life insurance in force.



