

FLEXIBLE CHOICE CANCER/ HEART ATTACK & STROKE

Supplemental Sales

U.S. INDIVIDUAL SALES TRAINING



Flexible Choice Cancer and Heart Attack & Stroke Insurance

Insured by Loyal American Life Insurance Company


Provide lump sum benefits for diagnosis of cancer or heart conditions and stroke with the flexibility to cover both and to add multiple riders for recurrence, restoration and more¹ for an additional premium

Benefit Features

- > Benefit amounts from \$5,000 to \$100,000¹
- > Issue ages 18 – 99 and your dependents
- > No tobacco questions on the application
- > Guaranteed Renewable for Life

Competitive Advantages

- > Payroll Rates up to age 64
- > 100% of the benefit amount is payable for Carcinoma and Carcinoma In Situ
- > Return of Premium (ROP) rider available
- > Cancer Recurrence/Heart and Stroke Restoration riders build benefits back²
- > Offer a Hospital/ICU rider above age 65




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**LOOKING AHEAD:
CANCER AND HEART ATTACK
& STROKE INSURANCE**

A Flexible Choice insurance policy helps you focus
on your recovery, not your finances.

Together, all the way.™

 Cigna.

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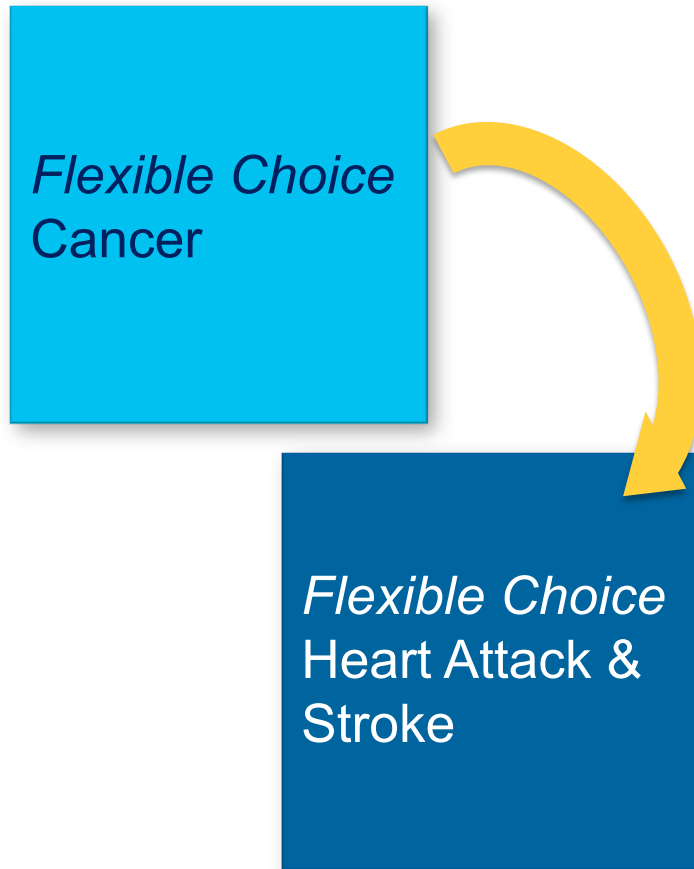
¹Benefit amounts and rider availability varies by state

²The Cancer Recurrence Rider can only be added to the Lump Sum Cancer Policy and the Heart Attack and Stroke Restoration Rider can only be added to the Lump Sum Heart Attack and Stroke Policy



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Cancer insurance policy pays the selected benefit amount, between \$5,000 - \$100,000, for a diagnosis of cancer (invasive) or carcinoma in situ (non-invasive).

Heart Attack & Stroke policy pays the selected benefit amount, between \$5,000 - \$100,000, upon a diagnosis of a heart attack, stroke or other qualifying event.

Each base policy (Cancer or Heart & Stroke) can add the other policy as a rider.

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Flexible Choice Cancer Insurance

With our Lump Sum Cancer Insurance policy, customers will receive 100% of their selected benefit amount upon diagnosis of cancer or Carcinoma in Situ.

Lump Sum Cancer Coverage	% of Selected Benefit Amount
Cancer	100%
Carcinoma in Situ	

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Flexible Choice Heart Attack & Stroke Insurance

Pays the selected benefit if the customer receives a diagnosis of or procedure for one of the qualifying events listed in the chart below.

Qualifying Events	% of Benefit amount payable for each event	Max. % of Benefit amount payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair*	25%	
Angioplasty*	10%	
Stent*	10%	

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Customize Policy with optional Available Riders (for an additional premium):

- **Hospital Indemnity Benefit Rider** – Pays selected benefit, from \$100 - \$1,000 for each day that the customer is confined to a hospital as a result of injury, sickness or complications of pregnancy. (Benefit Reduces 50% when applicant turns 65)
- **Intensive Care Unit Benefit Rider** – Pays selected benefit amount, from \$100 - \$1,000 per day, when insured is confined to the intensive care unit as an inpatient. (Benefit Reduces 50% when applicant turns 65)
- **Hospital and Intensive Care Unit Benefit Rider***- The benefits of both the Hospital Indemnity Benefit Rider and the Intensive Care Unit Benefit Rider are combined into one rider with this option. The customer will receive the selected benefit amount, from \$100 - \$1,000 for each day that they are confined to a hospital as an inpatient (double if confined to the ICU as an inpatient). (Benefit Reduces 50% when applicant turns 65)
- **Return of Premium Upon Death Rider** – Returns 100% of total premiums paid for policy and rider from the rider effective date on, less and claims paid, should the customer pass away. (Issue ages 18-74)

Flexible Choice Cancer and Heart Attack & Stroke Insurance

Underwriting Questions

UW Questions for All Policies and Riders

1. Has any Applicant been diagnosed with or received medical advice or treatment from a Medical Professional for Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or Human Immunodeficiency Virus (HIV) infection?

UW Questions for:

Lump Sum Cancer (Policy/Rider)/ Cancer Recurrence Rider
Hospital Indemnity Rider and Intensive Care Unit (ICU) Rider(s)

2. During the past ten (10) years, has any Applicant consulted with or been diagnosed, treated, hospitalized, or prescribed medication by a Medical Professional for, or had symptoms of, internal cancer, leukemia, Hodgkin's lymphoma (formerly known as Hodgkin's disease), other cancers of the blood, melanoma, malignant tumors, or carcinoma in situ?
3. During the past five (5) years, has any Applicant been advised by a Medical Professional to have any diagnostic tests related to cancer that have not been completed, for which test results have not been received, or had abnormal test results where cancer has not been ruled out?

(Yes Answer means No coverage)

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UW Questions for:

Lump Sum Heart and Stroke Policy/Rider
Heart/Stroke Restoration Benefit Rider

4. During the past ten (10) years, has any Applicant been advised by a Medical Professional to have any diagnostic testing related to any disease of the heart or circulatory system that has not been completed or for which results have not been received?
5. During the past ten (10) years, has any Applicant consulted with a Medical Professional, or been diagnosed, treated, or hospitalized for myocardial infarction (heart attack), stroke or transient ischemic attack (TIA), any disorder of the heart or of the circulatory system (other than hypertension requiring two (2) or less medications to control), insulin-dependent Diabetes, Diabetic Neuropathy or Retinopathy, uncontrolled hypertension (high blood pressure), or hypertension requiring more than two (2) medications to regulate?

(Yes Answer means No coverage)

HOW TO CROSS SELL WITH YOUR CLIENT

- Works with all ages and all products
- Ask Simple Questions
 - Who do you have your cancer insurance with?
 - Would you like to add the additional cancer coverage?
- Talk about it as a Lifestyle product that gives
 - Treatment options
 - Independence



Cross Sell Medicare Supplement

- Medicare Supplement Gaps
 - a) Part D Donut Hole/Cancer Treatment drugs
 - b) Transportation and hotel costs
 - c) Experimental procedures
 - d) Non approved Medicare treatments

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Cross Sell Medicare Advantage

- Medicare Advantage Gaps
 - a) 20% cost share on cancer treatment/chemotherapy
 - b) MOOP Exposure
 - c) Traditional Non Medical costs
 - d) Network Constraints

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Cross Sell Under 65 Clients

- Under 65 Gaps
 - a) Group Plans- High deductibles and co-insurances
 - b) ACA Plans- High deductibles and co-insurances

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Questions?

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