



LOOKING AHEAD: HEART ATTACK & STROKE INSURANCE

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

Together, all the way.®



Flexible Heart Attack & Stroke insurance
Insured by Loyal American Life Insurance Company

LOYAL-9-0029-BRO-V2-HS-DC

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Flexible Choice helps add financial security

Everyone wants to live a happy, healthy life. But a heart attack or stroke can happen at any time. Having a heart attack or stroke can quickly cause financial problems. That's why it pays to plan ahead.

What our base policy offers

- › Flexible lump-sum benefits from \$5,000 to \$100,000 to use any way you like
- › Cash payment can be paid directly to you or to anyone you choose
- › Coverage for you, your spouse¹ and/or your family
- › Issue ages from 18–99
- › Guaranteed renewable for life²
- › Not affected by any other insurance you may have
- › Riders for added flexibility (for an additional premium)

How your policy works

With Flexible Choice, you can start with a Heart Attack & Stroke insurance policy.

And for an additional premium, you can add:

- › **Restoration benefit coverage** in case you have another heart attack or stroke diagnosis or procedure

Use the money where you need it

Once you have received a lump-sum payment, you can use this money to pay for medical or any other type of living expenses, including:

- › Deductibles/coinsurance
- › Prescription drugs
- › Rehabilitation
- › Extended hospital stays
- › Experimental therapy
- › Unexpected expenses

Adding extra value

Sometimes life throws you a curve ball. We offer extra coverage that can help protect you when you need it most. With our base policy you have the flexibility to add on a rider for an additional premium.

Return of Premium Rider

(Form #LY-ROP-D)

Our return of premium rider can give you some peace of mind should your policy go unused at the time of death. Your loved ones could receive 100% of all premiums paid (policy and riders) from the rider effective date, less claims paid, as long as the policy is paid up and in force when you pass.

1. Spouse also includes Domestic Partner or Party to Civil Union

2. Subject to the company's right to increase premiums on a class basis.

Use of statistics in this brochure does not imply endorsement of any kind.

Heart Attack & Stroke insurance

The costs associated with an unexpected heart attack, stroke or other heart-related surgery can be overwhelming. A Heart Attack & Stroke policy can help you spend less time worrying about money and more time working on your recovery.

Your Heart Attack & Stroke policy

With our Flexible Choice Heart Attack & Stroke insurance policy, you can receive a percentage of your selected benefit amount (\$5,000 to \$100,000) if you experience one of the qualifying events shown below. Benefits can be paid up to the maximum amount of your selected benefit amount.

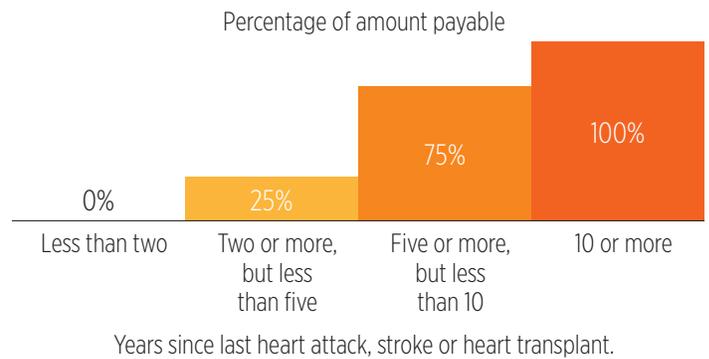
Qualifying events	% of benefit amount payable for each event	Max. % of benefit amount payable
Heart attack	100%	100%
Heart transplant	100%	
Stroke	100%	
Coronary artery bypass surgery*	25%	
Aortic surgery*	25%	
Heart valve replacement/repair*	25%	
Angioplasty*	10%	
Stent*	10%	

*Payable only once in an insured person's lifetime.

For example, if you selected a \$20,000 benefit amount and needed an aortic surgery, you would receive 25% of your maximum benefit amount, or \$5,000. If you then suffered a stroke, you would receive 100% of the remaining balance of your benefit amount, or \$15,000.

Heart Attack & Stroke Restoration Benefit Rider (Form #LY-HR-RD-DC)

The extra coverage provided by this rider will pay a percentage of your selected benefit amount if you suffer subsequent heart attacks, strokes or require a heart transplant – not to exceed an additional 100% of your selected benefit amount. These benefits are payable if the date of your last diagnosis for a heart attack, stroke or heart transplant was at least two years before your current diagnosis.



7.9 million living Americans have suffered a heart attack.³

3. The Heart Foundation, Heart Disease Facts, Heart Disease Statistics (<http://www.theheartfoundation.org/heart-disease-facts/heart-disease-statistics/>), accessed 5/13/14.

Exclusions, limitations and reductions

Please see your policy for exact details.

Preexisting condition(s): A condition/conditions diagnosed or for which medical advice or treatment was recommended by or received from a physician within the six months prior to the policy or rider effective date. The benefits of the policy and any attached rider will not be payable during the first 12 months that coverage is in force with respect to an insured person for any loss caused by preexisting condition(s). This 12-month period is measured from the policy and rider effective date for each insured person.

Lump-Sum Heart Attack & Stroke Policy and Heart Attack & Stroke Restoration Benefit Rider

If you happen to be diagnosed with two or more qualifying events on the same day or have two or more surgical treatments at the same time (through a common incision or entry point are considered one operation), we will pay only one benefit amount for the diagnosis and one benefit amount for the surgical treatment, the larger of the qualifying event benefits.

No benefits will be payable for:

1. Any disease, sickness or incapacity other than qualifying events as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a qualifying event;
2. Loss that begins prior to the policy effective date;
3. A qualifying event diagnosed during the waiting period;
4. Diagnosis received outside the United States or its territories, unless otherwise specified in the policy;
5. Intentionally self-inflicted injury, suicide or any attempt while sane or insane;
6. Voluntary self-administration of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage; and
7. Any illness specifically excluded from the definition of qualifying events listed in the policy.

Waiting period: The first 30 days following your policy effective date. If diagnosed with a qualifying event during the waiting period, your coverage will be terminated under this policy, and any applicable portion of premiums be refunded.



Loyal American Life Insurance Company, PO Box 26580, Austin, TX 78755-0580. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Heart Attack & Stroke. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders. The brochure provides a brief description of the important features of policy form LY-LSH-BA-B-DC and applicable riders. THE LUMP-SUM HEART ATTACK & STROKE POLICY PROVIDES LIMITED BENEFITS and should be used to supplement existing medical coverage. This is a solicitation for insurance. An insurance agent/producer may contact you.

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