



# PREPARE FOR LIFE

INDIVIDUAL WHOLE LIFE INSURANCE POLICY  
FOR IDAHO  
Insured by Loyal American Life Insurance Company

**Together, all the way.®**



# How it works

Your health is important to living a full and happy life. So planning for the unexpected should be on your to-do list. That's why we offer solutions to help your loved ones live the life they were meant to.

## Our Individual Whole Life insurance policy provides:

- › Death Benefits from \$2,000 - \$25,000
- › Both you and your spouse may apply
- › 5% spousal premium discount<sup>1</sup>
- › Issue ages from 50 - 85
- › Premiums will not increase

## Help protect financial interests

You can't predict the future. So, it's good to plan ahead. With our Individual Whole Life insurance policy, through Loyal American Life Insurance Company, you can choose a benefit amount that will help provide a foundation for your family after you're gone.

Our Individual Whole Life policy offers coverage to anyone age 50 through 85 in amounts of \$2,000 to \$25,000. Plus, each policy accumulates a cash value, starting in the third year. The available amount of the cash value can be accessed by either a policy loan or surrender of the policy for its cash value (minus any policy loan amount outstanding and interest accrued).<sup>2</sup>

## Uses<sup>3</sup> for the money

- › Help pay for funeral expenses
- › Help protect your family's financial security
- › Donate to charities of your choice
- › Help with your grandchild's education

## What are your financial needs?

Children	
College Fund	\$
Trust Fund	\$
Other	\$
Debt	
Outstanding Mortgage	\$
Outstanding Loans	\$
Medical Bills	\$
Credit Card Debt	\$
Other	\$
Final Expenses	
Funeral Home	\$
Cemetery	\$
Casket or Urn	\$
Other	\$
Total Need	\$



1. Only available if both individuals apply at the same time.  
2. Interest on a loan will never be greater than a rate of 8% per year in arrears, and accrues on a daily basis. Surrender charges do not apply.  
3. All models are used for illustrative purposes only. Consult your financial advisor for the effects of withdrawing money from a long-term investment, such as a life insurance policy.

# Benefit plans

We want you to always be prepared. We offer this protection to help you deal with a wide range of necessities. Our benefit plans can help protect what is most important to you.

## Level Benefit Plan

We want to ensure that you have meaningful benefits when you need them most. Your Level Benefit Plan will pay the full death benefit amount chosen<sup>2</sup> to your beneficiary upon your death. Our Terminal Illness Accelerated Benefit Rider is automatically included in this plan, at no additional charge, so that if you are diagnosed with a terminal illness, you can have additional funds to help with medical expenses or financial needs.

## Modified Benefit Plan

We know that some people can have a hard time finding life insurance. That is why we have the Modified Benefit Plan for those who do not qualify for coverage under the Level Benefit Plan. This Modified Benefit Plan has adjusted levels of coverage for the first two years of the life of the policy, as shown in the chart below.<sup>4</sup>

Loss of life from...	Death Benefit Amount
Accidental death while covered	100% of benefit
Non-accidental death within first two years of coverage	100% of premium paid + 10%
Non-accidental death after being covered for two or more years	100% of benefit

## Included Benefits

### Loan and Cash Value options

Our Individual Whole Life policy begins to accumulate cash value after the third year and continues throughout the life of the policy. The available amount of the cash value can be accessed by either a policy loan or surrender of the policy for its cash value (minus any policy loan amount outstanding and interest accrued).<sup>5</sup>

### Terminal Illness Accelerated Benefit Rider

Form #ICC14-LY-TIABR (Not included or available with the Modified Benefit Plan)

The Level Benefit Plan automatically comes with a Terminal Illness Accelerated Benefit Rider. Should you get diagnosed with a terminal illness, you can request a percentage of the policy's death benefit not to exceed 50% in a lump sum benefit amount prior to death.<sup>4</sup>

## Optional Rider

### Accidental Death Benefit to Age 100 Rider<sup>6</sup>

Form #ICC14-LY-ADBR

An accidental death is something no one wants to think about. We offer our Accidental Death Benefit to Age 100 Rider with death benefit amounts ranging from \$10,000 - \$50,000 if death occurs within 180 days as a direct result of an accidental injury while covered under the policy.<sup>4</sup>

If death from the accidental injury occurs after the rider terminates, this benefit is payable provided the accidental injury was sustained while the rider was in force, and death occurs within 180 days of the injury.<sup>4</sup>

4. Subject to all the terms and conditions of the policy and/or rider.

5. Interest on a loan will never be greater than a rate of 8% per year in arrears, and accrues on a daily basis. Surrender charges do not apply.

6. Rider available for an additional premium.

## EXCLUSIONS & LIMITATIONS

May vary by state. Please see your policy for exact details.

### WHOLE LIFE INSURANCE POLICY

#### Suicide

If the insured dies by suicide, while sane or insane, within two years from the policy effective date, our liability under this policy is limited to the premiums paid.

#### Incontestability

Except for non-payment of premiums or for fraud if permitted in the state where the policy is delivered or issued for delivery, this policy will be incontestable after in force for two years from the policy effective date. This provision does not apply to any rider that contains its own incontestability clause.

### TERMINAL ILLNESS ACCELERATED BENEFIT RIDER

If the Insured dies after the claim is presented for a Terminal Illness Accelerated Benefit, but before any such benefits are received, the request is cancelled and the Death Benefit will be paid pursuant to the policy. We will not pay a benefit amount for any condition that is not diagnosed as a Terminal Illness. The diagnosis of a Terminal Illness must be confirmed by a physician practicing within the United States or its territories.

### ACCIDENTAL DEATH BENEFIT TO AGE 100 RIDER

No Accidental Death Benefit will be payable if the insured's death results within 180 days directly or indirectly from any of these causes:

1. Suicide: while the Insured is sane or insane.
2. War: declared or undeclared, or any act of war. War is defined as armed conflict between nations, or between factions in the same nation.
3. Military Service: in the military forces of any country at war or in any civilian noncombatant unit serving with those forces.
4. Natural Causes: Bodily or mental illness, disease or infirmity of any kind, or medical or surgical treatment for any of these.

5. Death caused or materially contributed to by voluntary intake or use by any means of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions.
6. Speed contest: Fatal Injury which is incurred as the result of taking part in any speed contest.
7. Blood Alcohol: Death while the insured is operating a motor vehicle and is determined to have a blood alcohol level exceeding the legal limit as defined by state law.
8. Felony: Injury received while committing a felony or incarcerated.
9. Participation in a riot, civil commotion, terrorist activity or rising against civil or governmental authority.

**To apply for an Individual Whole Life Insurance Policy, contact us or your licensed insurance agent/producer today.**



Loyal American Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580, (866) 459-4272. Loyal American Life Insurance Company is a proud member of the Cigna family of companies.

An agent/producer may contact you. This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. It provides a brief description of the important features of policy form series ICC14-LY-WLP and applicable riders. The full terms and conditions of coverage are stated in, and governed by, an issued policy and riders.

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