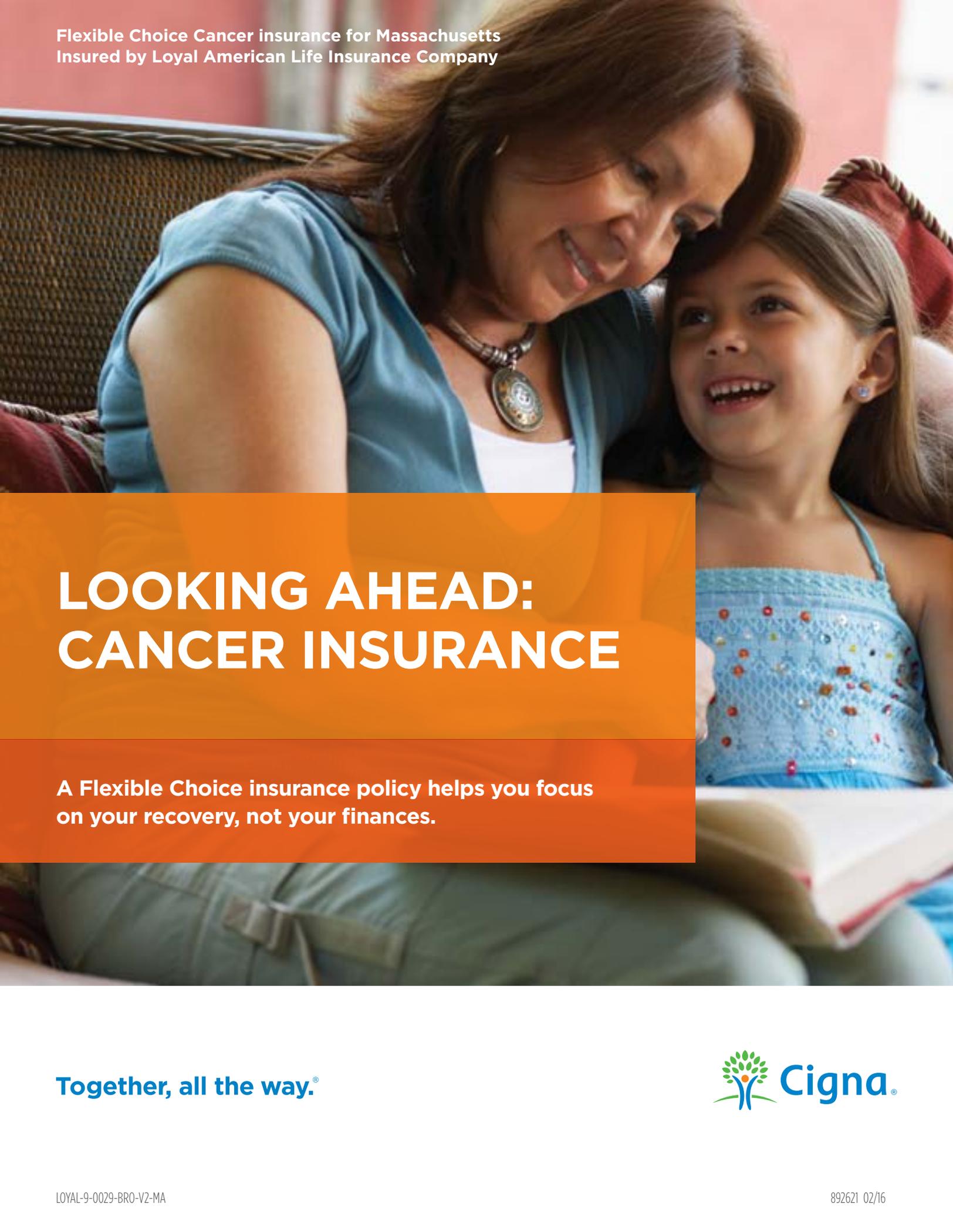


Flexible Choice Cancer insurance for Massachusetts
Insured by Loyal American Life Insurance Company

A photograph of a woman with long brown hair, wearing a blue sleeveless top and a necklace, leaning over a young girl with long brown hair. The girl is wearing a blue patterned top and is smiling broadly. They are sitting on a couch, and the girl is holding an open book. The background is a warm, indoor setting with a red wall.

LOOKING AHEAD: CANCER INSURANCE

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

Together, all the way.®



Flexible Choice helps add financial security

Everyone wants to live a happy, healthy life. But a cancer diagnosis can happen at any time. Being diagnosed with cancer 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 spouse and/or your family
- › Issue ages from 18–99
- › Guaranteed renewable for life¹
- › Not affected by any other insurance you may have
- › Cancer Recurrence Benefit Rider (for an additional premium)

How your policy works

With a Flexible Choice Cancer policy, you can customize your coverage by adding a Recurrence rider to your policy (for an additional premium). A Recurrence benefit offers additional coverage in case you receive a subsequent cancer diagnosis.

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

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



Meet Elizabeth

Elizabeth is a teacher at a local elementary school. During a regular self-exam, she felt something on her breast and scheduled an appointment with her doctor. She was diagnosed with breast cancer. Three years before her diagnosis, Elizabeth had purchased a \$25,000 Flexible Choice Cancer policy which paid her 100% of her \$25,000 selected benefit amount to help pay her expenses as she received treatment.

Ten years later, after treatment and a successful recovery, she was diagnosed with cancer a second time. Because she had added the cancer recurrence benefit rider when she first purchased her policy and had not received additional advice or treatment, she received another \$25,000 (100% of her selected benefit) following her second diagnosis.

Presented for illustration only.

Cancer insurance

A Cancer insurance policy can help pay for treatment costs or any other expenses. So you can focus on your recovery – instead of your financial situation.

Your Cancer policy

A Flexible Choice Cancer insurance policy pays 100% of your selected benefit amount – from \$5,000 to \$100,000 – if you are diagnosed with cancer while your policy is in force.

| Lump-sum cancer coverage | % of selected benefit amount |
|--------------------------|------------------------------|
| Cancer | 100% |
| Carcinoma in situ | |

You can use this money to help pay medical expenses or for any other purpose.

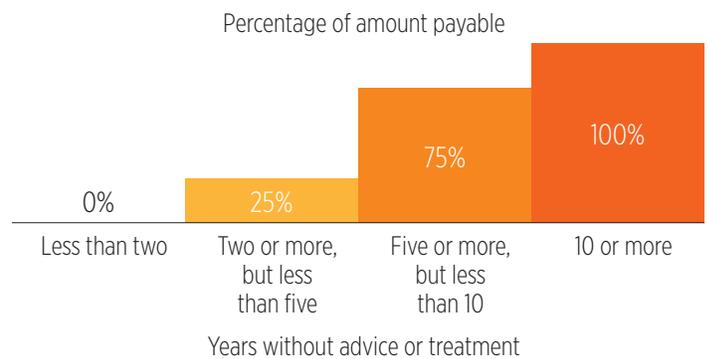


\$174 billion is the total projected cost of cancer in the U.S. in 2020.²

Cancer recurrence benefit rider

(Form #LY-CR-RD-MA)

If you are concerned about your cancer returning, our cancer recurrence benefit rider³ may pay a percentage of your selected benefit amount (not to exceed an additional 100%). Benefits are payable as long as you have not received advice or treatment for at least two years from the date of your last cancer diagnosis.



2. Journal of the National Cancer Institute: Cancer Prevalence and Cost of Care Projections (<http://costprojections.cancer.gov/>), accessed 6/5/14.

3. Coverage must be in force.

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



Exclusions and limitations

Please see your policy for exact details.

Preexisting condition(s) provision: 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 six months that coverage is in force with respect to an insured person for any loss caused by preexisting condition(s). This six month period is measured from the policy and rider effective date for each insured person.

Lump-sum Cancer policy and Cancer recurrence benefit rider.

No benefits will be payable for:

1. Any disease, sickness or incapacity other than cancer or carcinoma in situ;
2. Loss that begins prior to the policy and/or rider effective date;
3. Diagnosis received outside the United States or its territories, unless otherwise specified in the policy and/or rider; or
4. Any illness specifically excluded from the definition of cancer or carcinoma in situ.
5. Any cancer diagnosed during the waiting period.

WAITING PERIOD: The first 30 days following your policy or rider effective date. No benefits will be paid for any cancer diagnosed during the waiting period. If you are diagnosed with any cancer during the waiting period, you can either choose to terminate the coverage under this policy or rider and receive a refund of the full premium paid for your coverage, or your coverage can be delayed for the six month pre-existing exclusionary period.



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 Cancer policy. 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 forms LY-LSC-BA-NB-MA and LY-LSC-BA-NB-MA-65 and applicable riders. THE LUMP-SUM CANCER POLICY IS A CANCER ONLY, which should be used to supplement existing medical coverage. This is a solicitation for insurance. An insurance agent/producer may contact you.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Loyal American Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.