

Insured by American Retirement Life Insurance Company  
Or Loyal American Life Insurance Company

# MEDICARE SUPPLEMENT

Extra Coverage for the Over 65 Market



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**GO YOU**<sup>®</sup>



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# AGENDA

1. [Product Overview](#)
2. [Map of Approved States](#)
3. [Product Releases](#)
4. [Underwriting Overview](#)

- **Age Banding for 65-66**
- **Filed or Approved in 49 States**
- **Competitive Rates**
- **High Commissions**
- **Quick Issue Times**
- **15-Month Advance Available**
- **Advanced Commissions Paid Daily**

Cigna Medicare Supplement Solutions™  
Insured by American Retirement Life Insurance Company

Insurance coverage for  
**MEDICARE SUPPLEMENT**



**ENJOY  
RETIREMENT  
THE WAY  
YOU WERE  
BORN TO.**

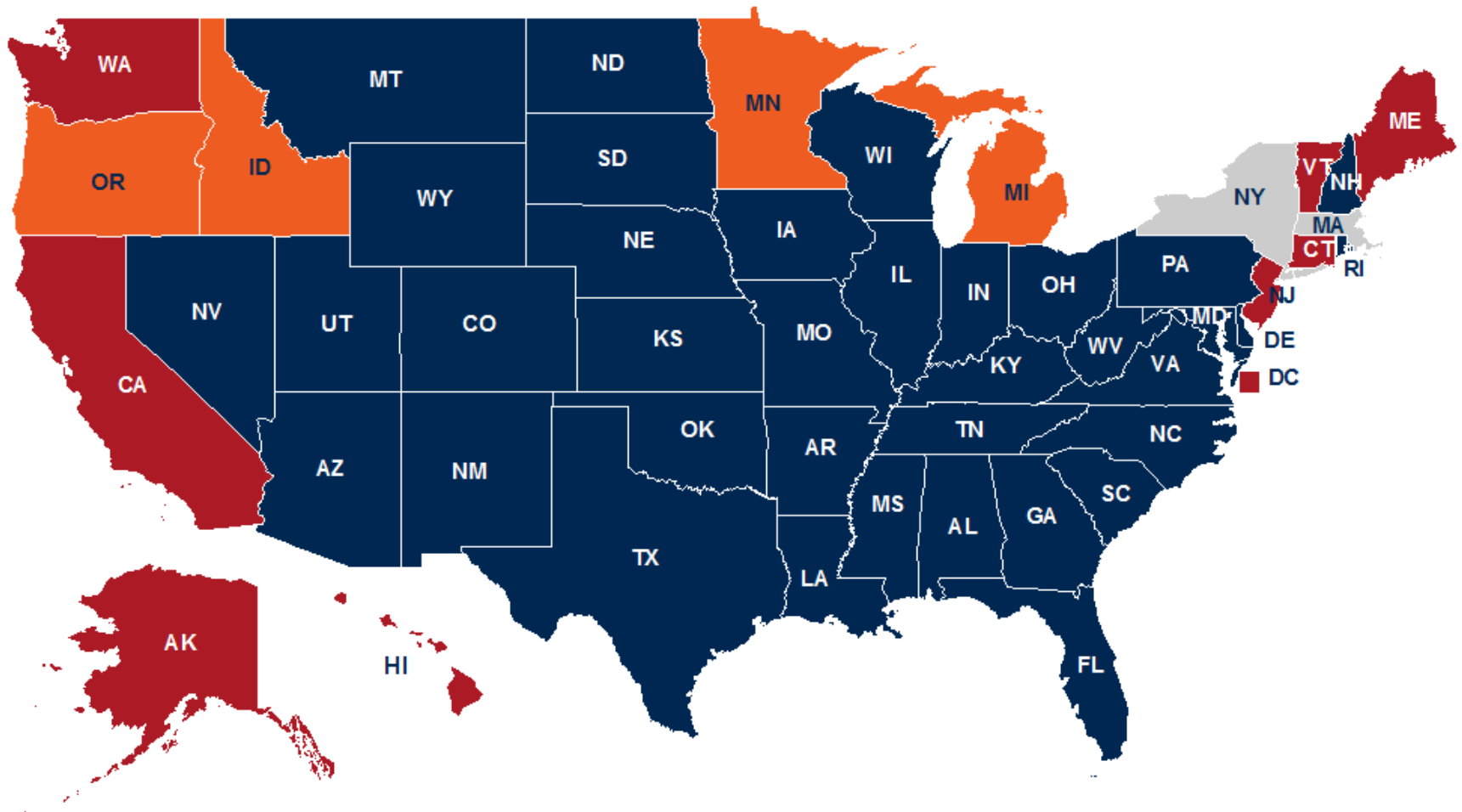
THIS IS A LIMITED POLICY which should be used to supplement your Medicare coverage. This is a solicitation for insurance. An insurance agent will contact you. No Insurance Company or its agents are connected with or endorsed by Medicare, Social Security or any other governmental agency. Premium and benefits vary by plan selected. Plan availability varies by state.

**GO YOU™**



ARLIC-1-0001-BRO-GN 1/03/13

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{
DOI Approved

■ Released (Loyal)
 ■ Use Existing Loyal Product

■ Released (ARLIC)
 ■ TBD

[Click here for the current version of this map](#)

## Medical Questions \*

- Questions 1-9 are auto decline questions. Any 'Yes' answers will result in the automatic declination of the application.
- Questions 10 – 12 are discretionary questions. 'Yes' answers may result in acceptance based on details of any 'Yes' answers provided.
- A 'Yes' answer to questions 11 or 12 may result in an additional telephone interview with the customer to obtain further details. Based on this interview, the underwriters will have the discretion to either issue or decline the application.
- Underwriting will obtain an Rx Profile and perform an MIB inquiry on each applicant. Positive results from either of these sources may result in an additional telephone interview with the customer to obtain further details.

## Build Chart & DDL

- Med Supp Build Chart located in the Agent Guide (on AgentView) and the Declinable Drug List is located on AgentView.



\*Not applicable for Loyal Med Supp in ID, MI, MN, & OR

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