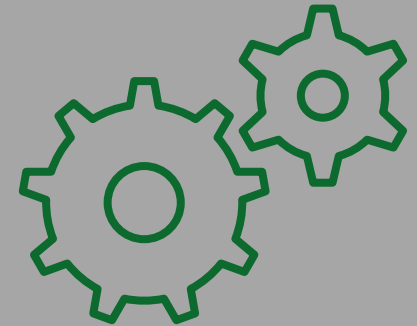


U.S. INDIVIDUAL  
SALES TRAINING

# CANCER TREATMENT

*Insured by Loyal American Life Insurance Company*



U.S. Individual Sales Training

For Agent/Broker Use Only

**Together, all the way.®**

887290 Offered by: Loyal American Life Insurance Company.



## Cancer Treatment

Fixed benefits to help pay for a broad range of cancer treatments, care, and associated costs

- Issue Ages From 18 – 99
- Guaranteed renewable for life<sup>1</sup>
- 37 Benefits for Cancer-Related Treatment and Costs, for example:
  - Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments, and more
- Waiver of Premium included
- Lump Sum Cancer and Lump Sum Heart Attack & Stroke riders available for extra premium<sup>2</sup>
- Hospital, ICU, and Return of Premium riders also available for extra premium<sup>2</sup>
- Unisex Rates
- Uni-tobacco Rates



<sup>1</sup>Subject to the company's right to increase premiums on a class basis.

<sup>2</sup>Not all riders are available in all states. Benefit amounts may vary by state.

## Rider solutions

Increase coverage by adding one of our optional riders<sup>1</sup> to the Base Policy

- **Return of Premium Rider** - Pays 100% of all premiums paid (policy and riders) from the rider effective date on, less claims paid, as long as the policy is paid up and in force when the customer passes.
- **Lump Sum Cancer Rider** - Pays a lump sum benefit, from \$5K - \$100K, upon diagnosis of any cancer (invasive) or Carcinoma in Situ (non-invasive).
- **Lump Sum Heart Attack & Stroke Rider** - Pays a percentage of the selected benefit amount, from \$5K - \$100K<sup>2</sup>, should your customer receive a diagnosis or procedure for one of the qualifying events listed in the chart.
- **Hospital Indemnity Benefit Rider** - Pays the selected benefit amount, from \$100 – \$1,000, for each day (at least 24 hours) that a customer is confined to a hospital.
- **Intensive Care Unit Rider** - Pays a selected benefit amount, from \$100 - \$1,000, for each day (at least 24 hours) that your customer is confined to the ICU as an inpatient.
- **Hospital and Intensive Care Unit Rider**<sup>4</sup> - Pays the selected benefit amount, from \$100 – \$1,000, for each day that the customer is confined to a hospital as an inpatient; Pays double if confined to the intensive care unit as an inpatient.



Lump Sum Heart Attack & Stroke Qualifying Events	Percentage of Benefit Payable for Each Event	
Heart Attack	100%	Maximum percentage of benefit amount payable 100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery <sup>3</sup>	25%	
Aortic Surgery <sup>3</sup>	25%	
Heart Valve Replacement/Repair Surgery <sup>3</sup>	25%	
Angioplasty <sup>3</sup>	10%	
Stent <sup>3</sup>	10%	

<sup>1</sup>Riders are available for an additional premium. Rider availability and benefit amounts may vary by state.

<sup>2</sup>Subject to the maximum benefit amount.

<sup>3</sup>Payable only once in an insured person's lifetime.

<sup>4</sup>Cannot be sold with the Hospital Indemnity Benefit Rider or the Intensive Care Unit Indemnity Benefit Rider.

**U.S. INDIVIDUAL SALES TRAINING**



# Cancer Treatment

## How it works



### Choose a benefit tier

- Customers can select the benefit amounts that best fit their lifestyle and wallet. Coverage is available with nine tiers of benefits<sup>1</sup>, for example; Plan 200, Plan 400, or Plan 700.



### Add a rider

- Add an additional rider<sup>2</sup> to the policy for an additional premium to extend coverage. Rider options include:
  - Lump Sum Cancer
  - Lump Sum Heart Attack & Stroke
  - Hospital and ICU Indemnity Riders
  - Return of Premium



### Select the coverage

- View tailored coverage options for:
  - Individuals
  - Couples
  - Single Parent
  - Families

<sup>1</sup>Policy documents have full schedule of benefits.

<sup>2</sup>Not all riders are available in all states.

# Cancer Treatment

## Cigna advantages



 <b>Cigna Advantages</b>	<b>Products</b>	<b>Phone Sale</b>	<b>Face – To – Face</b>	<b>Express App</b>
	<i>Cancer Treatment</i>	<p><b>YES</b> Write 'Phone Sale' on signature line of a paper app</p> <p>Submit via Fax, Mail, or Express App</p>	<p><b>YES</b> Submit via Fax or Mail</p>	<p><b>YES</b> 100% Online Quoting and Application</p>

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