

# CIGNA SUPPLEMENTAL PRODUCT PORTFOLIO

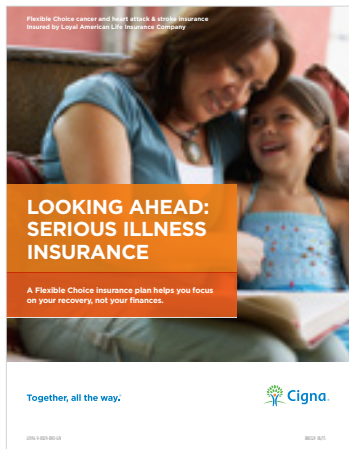
All products insured by American Retirement Life Insurance Company or Loyal American Life Insurance Company.



## Medicare Supplement

For customers who are enrolled in Medicare Parts A & B, we offer Medicare Supplement coverage to help pay out-of-pocket expenses plus value added service programs.<sup>1</sup>

- › 7% household discount<sup>2,5</sup>
- › Clean cases issue in three to five days
- › Commission advances paid daily
- › Electronic app – no “wet” signature
- › Multiple underwriting rate classes<sup>3</sup>



## Flexible Choice Cancer and Heart Attack & Stroke

Provide lump-sum benefits for diagnosis of cancer and/or heart conditions and stroke with the flexibility to add multiple riders for recurrence, restoration and more.

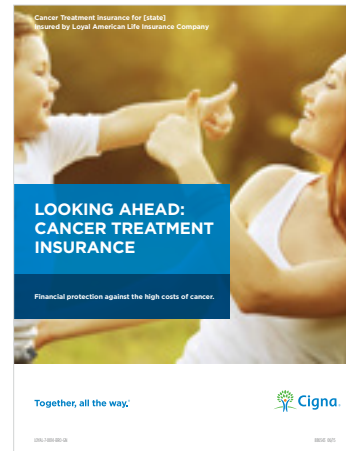
- › Benefit amounts from \$5,000 to \$100,000<sup>5</sup>
- › Issue ages 18–99 and your dependents
- › Guaranteed renewable for life<sup>7</sup>
- › Optional riders<sup>6</sup> available to increase benefits
- › No tobacco questions on the application



## Individual Whole Life

Designed to help pay final expenses with Level and Modified benefits to provide coverage under a variety of health conditions.

- › No annual policy fee
- › 5% spousal premium discount<sup>4</sup>
- › No height/weight chart
- › Issue ages 50–85
- › Benefit amounts from \$2,000–\$25,000<sup>5</sup>
- › Accidental Death Benefit to Age 100 Rider<sup>6</sup>



## Cancer Treatment

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

- › Issue ages 18–99
- › Guaranteed renewable for life<sup>7</sup>
- › Lump-sum Cancer and Heart Attack & Stroke riders available<sup>5,6</sup>
- › Hospital, ICU and Return of Premium riders also available<sup>5,6</sup>
- › Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more

1. All value-added service customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company.
2. Household is defined as a condominium, unit, single family home, or apartment unit within an apartment complex. Assisted Living Facilities, Group Homes, Adult Day Care facilities and Nursing Homes, or any other health residential facilities are not included in the definition of “Household”. Both members of the household must apply or have a current Cigna Medicare Supplement policy provided by or through an affiliate of American Retirement Life Insurance Company.
3. Does not apply to applicants during open enrollment or any guaranteed issue period.
4. Only available if both individuals apply at the same time.
5. May vary by state.
6. Optional riders available for an additional premium.
7. Rates can only be increased if rates are adjusted for all class members.

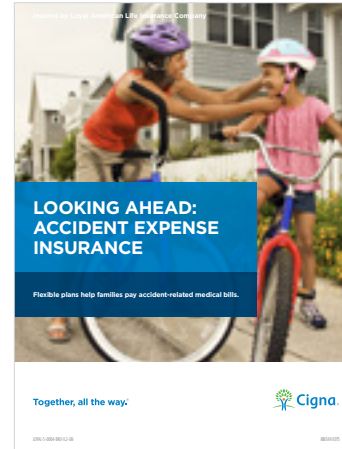




## Cash Advantage® Critical Illness

Provides lump-sum benefits when diagnosed with one of 15 critical health conditions.

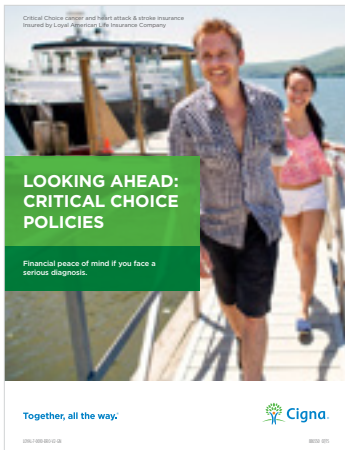
- › Benefit amounts from \$10,000 to \$50,000
- › Issue ages 18-59
- › Guaranteed renewable until age 75<sup>7</sup>
- › Covers cancer, heart attack, heart surgery, stroke, coma, major organ transplant, paralysis, end-stage renal failure, blindness, severe burns and more



## Accident Expense

Provides benefits for incurred expenses when a covered accident occurs with Accidental Death and Dismemberment Benefits included for no additional premium.

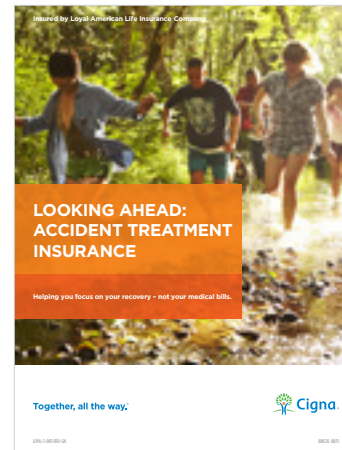
- › Benefit amounts from \$2,500 to \$25,000 to reimburse covered expenses
- › Issue ages birth-74
- › Guaranteed renewable to age 80<sup>7</sup>
- › Declining Deductible Benefit, Parent Benefit and more riders available<sup>5,6</sup>



## Critical Choice Cancer and Heart Attack & Stroke

Provide lump-sum benefits on first diagnosis of internal cancer, malignant melanoma and carcinoma in situ or various heart conditions and stroke.

- › Benefit amounts from \$5,000 to \$50,000<sup>5</sup>
- › Issue ages 18-80
- › Guaranteed renewable for life<sup>7</sup>
- › Unique Cancer Recurrence Benefit built-in
- › Specified Disease and AD&D Riders available<sup>5,6</sup>
- › Add a Cancer/Heart Rider to base policy



## Accident Treatment

Indemnity benefits to help pay for a broad range of treatments when injured in a covered accident.

- › Issue ages 18-74
- › Guaranteed renewable to age 80<sup>7</sup>
- › Lump-sum Cancer and Heart Attack & Stroke Riders available<sup>5,6</sup>
- › Hospital, ICU and Return of Premium Riders also available<sup>5,6</sup>
- › Benefits include: Burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more

5. May vary by state.

6. Optional riders available for an additional premium.

7. Rates can only be increased if rates are adjusted for all class members.

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