LOOKING AHEAD: CANCER AND HEART ATTACK & STROKE INSURANCE

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

Together, all the way.

Flexible Choice Cancer and Heart Attack & Stroke insurance
Insured by Loyal American Life Insurance Company
Flexible Choice helps add financial security

Everyone wants to live a happy, healthy life. But cancer, a heart attack or stroke can happen at any time. Having a heart attack or stroke or 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 $25,000 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 life
› Not affected by any other insurance you may have
› Riders for added flexibility (for an additional premium)

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

How your policy works
With Flexible Choice, you can choose either a Cancer or a Heart Attack & Stroke insurance policy. Or for an additional premium you can add a rider that gives you coverage for both Cancer and Heart Attack & Stroke.

You can also customize your coverage by adding other riders (for an additional premium):
› Restoration benefit coverage in case you have another heart attack or stroke diagnosis or procedure
› Recurrence benefit coverage in case you receive a subsequent cancer diagnosis

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

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

Use of statistics in this brochure does not imply endorsement of any kind.
Sometimes life throws you a curve ball. We offer extra coverage that can help protect you when you need it most.
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 $25,000 to $100,000 – if you are diagnosed with cancer while your policy is in force.

<table>
<thead>
<tr>
<th>Lump-sum cancer coverage</th>
<th>% of selected benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancer</td>
<td>100%</td>
</tr>
<tr>
<td>Carcinoma in situ</td>
<td></td>
</tr>
</tbody>
</table>

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

Cancer Recurrence Benefit Rider
(Form series #LY-CR-RD)
If you are concerned about your cancer returning, our cancer recurrence benefit rider 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.

<table>
<thead>
<tr>
<th>Percentage of amount payable</th>
<th>Less than two</th>
<th>Two or more, but less than five</th>
<th>Five or more, but less than 10</th>
<th>10 or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%</td>
<td>25%</td>
<td>75%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

This coverage is also available as a rider on a Flexible Choice Heart Attack & Stroke policy.
(Rider form series #LY-LSC-RD)

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.
Heart Attack & Stroke insurance

The costs associated with an unexpected heart attack, stroke or other heart-related surgery can be overwhelming. A Heart Attack & Stroke policy can help you spend less time worrying about money and more time working on your recovery.

Your Heart Attack & Stroke policy
With our Flexible Choice Heart Attack & Stroke insurance policy, you can receive a percentage of your selected benefit amount ($25,000 to $100,000) if you experience one of the qualifying events shown below. Benefits can be paid up to the maximum amount of your selected benefit amount.

<table>
<thead>
<tr>
<th>Qualifying events</th>
<th>% of benefit amount payable</th>
<th>Max. % of benefit amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart attack</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Heart transplant</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Stroke</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Coronary artery bypass surgery*</td>
<td>25%</td>
<td>100%</td>
</tr>
<tr>
<td>Aortic surgery*</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Heart valve replacement/repair*</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Angioplasty*</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>Stent*</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

*Payable only once in an insured person’s lifetime.

For example, if you selected a $30,000 benefit amount and needed an aortic surgery, you would receive 25% of your maximum benefit amount, or $7,500. If you then suffered a stroke, you would receive 100% of the remaining balance of your benefit amount, or $22,500.

Heart Attack & Stroke Restoration Benefit Rider
(Form series #LY-HR-RD)
The extra coverage provided by this rider will pay a percentage of your selected benefit amount if you suffer subsequent heart attacks, strokes or require a heart transplant – not to exceed an additional 100% of your selected benefit amount. These benefits are payable if the date of your last diagnosis for a heart attack, stroke or heart transplant was at least two years before your current diagnosis.

Percentage of amount payable

<table>
<thead>
<tr>
<th>Years since last heart attack, stroke or heart transplant.</th>
<th>Percentage of amount payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than two</td>
<td>0%</td>
</tr>
<tr>
<td>Two or more, but less than five</td>
<td>25%</td>
</tr>
<tr>
<td>Five or more, but less than 10</td>
<td>75%</td>
</tr>
<tr>
<td>10 or more</td>
<td>100%</td>
</tr>
</tbody>
</table>

This coverage is also available as a rider on a Flexible Choice Cancer policy.
(Rider form series #LY-LSH-RD)

7.9 million living Americans have suffered a heart attack.4
Exclusions, limitations and reductions

Please see your policy for exact details.

Preexisting condition(s): 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 12 months that coverage is in force with respect to an insured person for any loss caused by preexisting condition(s). This 12-month period is measured from the policy and rider effective date for each insured person.

Lump-Sum Heart Attack & Stroke Policy/Rider and Heart Attack & Stroke Restoration Benefit Rider
If you happen to be diagnosed with two or more qualifying events on the same day or have two or more surgical treatments at the same time (through a common incision or entry point are considered one operation), we will pay only one benefit amount for the diagnosis and one benefit amount for the surgical treatment, the larger of the qualifying event benefits.

No benefits will be payable for:
1. Any disease, sickness or incapacity other than qualifying events as defined; this is so even though such disease, sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by a qualifying event;
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;
4. Intentionally self-inflicted injury, suicide or any attempt while sane or insane;

Waiting period: The first 30 days following your policy or rider effective date. If diagnosed with a qualifying event during the waiting period, your coverage will be terminated under this policy or rider, and any applicable portion of premiums be refunded.