



SHORTER LOOK BACK. ENHANCED RIDERS.

We've upgraded Flexible Choice.
Welcome to 2.0.

We've enhanced our Flexible Choice Cancer and Heart Attack & Stroke product, insured by Loyal American Life Insurance Company. It's now easier to sell – and meets more of your customers' needs.

Great for you

- › Four new rider solutions¹
 - *Benefit Builder* – Add this rider to your customer's policy to increase their selected benefit amount up to \$1,000 annually
 - *Specified Disease/Critical Illness* – This rider will pay 100% of your customer's chosen benefit amount from a covered disease
 - *Radiation and Chemotherapy* – Provide your customer with extra security by adding this rider to pay for radiation and chemotherapy treatment
 - *Accident Indemnity* – This rider pays a fixed indemnity benefit when your customer suffers a covered accident, including death and dismemberment
- › Shorter look-back period on cancer and heart
 - We've shortened our underwriting look-back period from 10 to five years, allowing customers more opportunities to qualify for coverage
- › Advance commissions, paid daily

Great for your customers

- › Benefits range from \$5K to \$75K²
- › Policies available for issue from age 18–99
- › Guaranteed renewable for life³
- › Issue-age rated³
- › Simplified issue underwriting
- › Coverage options for individual, couple, single-parent family and two-parent family



VANCOUVER 2021
Like nowhere else. Like nobody else.

Earn 300% IAP⁴ toward Cigna Supplemental Benefits' annual incentive trip to Vancouver next year. [Join us June 13-17, 2021.](#)

Together, all the way.®



Offered by Loyal American Life Insurance Company.

1. Riders are available at an additional premium. Availability varies by state.
2. A maximum total of \$75,000 of coverage is available for similar policies from our combined family of companies.
3. Subject to the company's right to increase premiums on a class basis. See policy documents for details.
4. Issued annualized premium.

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.