

CIGNA SUPPLEMENTAL PRODUCT PORTFOLIO

All products insured by American Retirement Life Insurance Company, Cigna Health and 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.¹

- › 7% household discount^{2,5}
- › Clean cases issue in three to five days
- › Commission advances paid daily
- › Electronic app - no “wet” signature
- › Multiple underwriting rate classes³



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 riders⁵ for recurrence, restoration, specified disease, accidents and more.

- › Benefit amounts from \$5,000 to \$100,000⁵
- › Issue ages 18–99 and your dependents
- › Guaranteed renewable for life⁷
- › Optional riders⁶ 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 discount⁴
- › No height/weight chart
- › Issue ages 50–85
- › Benefit amounts from \$2,000–\$25,000⁵
- › Accidental Death Benefit to Age 100 Rider⁶

1. All value-added service customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company, Loyal American Life Insurance Company or Cigna Health & 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.





Cancer Treatment

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

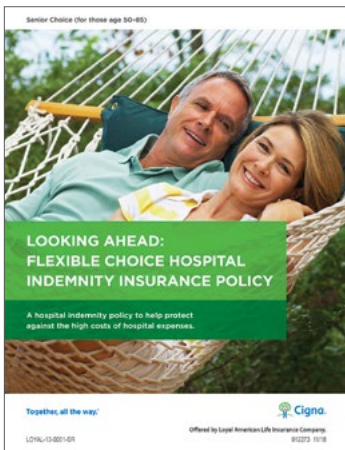
- Issue ages 18-99
- Guaranteed renewable for life⁷
- Lump-sum Cancer and Heart Attack & Stroke riders available^{5,6}
- Hospital, ICU and Return of Premium riders also available^{5,6}
- Benefits include: Radiation, bone marrow transplant, chemotherapy, reconstructive surgery, experimental treatments and more



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 80⁷
- Lump-sum Cancer and Heart Attack & Stroke Riders available^{5,6}
- Hospital, ICU and Return of Premium Riders also available^{5,6}
- Benefits include: Burn, coma, broken bones, surgical, ambulance, accidental death and dismemberment, family lodging and more



Flexible Choice Hospital Indemnity

Indemnity benefits to help pay for a broad range of hospital expenses.

- Issue ages 50-85
- Guaranteed renewable for life⁷
- Accident, cancer, heart and specified disease riders available^{5,6}
- Benefits include: Overnight hospital stays, emergency room visits, ambulance transportation, skilled nursing care 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.

