

*Loyal American Supplemental Series<sup>SM</sup>*

# *Cancer Insurance*

Provides Lump Sum Benefits For  
First Diagnosis of Cancer

Including  
Our Cancer  
"Recurrence  
Benefit"  
And Options  
for Added  
Flexibility

*Loyal American*  
Life Insurance Company®

# Cancer Survival



With **Loyal American's Cancer Insurance** policy you will receive 100% of your selected benefit amount from \$5,000 - \$50,000 upon first diagnosis of cancer (*invasive*) and 25% of your selected benefit amount upon first diagnosis of Carcinoma in Situ (*non-invasive cancer*). A maximum payment of 100% of the selected benefit amount will be allowed. This coverage is available for individuals age 18-80 and their dependents. Maximum child benefit is the lesser of \$10,000 or parent benefit.

**Who Is Affected By Cancer?** Cancer has touched many of our lives. Whether it be a loved one, a friend, a neighbor or a coworker, most of us have dealt with cancer in some way.

## Help Ease The Financial Issues

While treatments are advancing, medical costs are rising. Being diagnosed with cancer means your life may never be the same. Concern for your health and the well-being of your family is your first priority. Let Loyal American help you be prepared for an unexpected diagnosis of cancer.

## Use Your Lump Sum Payment To Cover

- medical expenses
- prescription drugs
- deductibles
- coinsurance
- experimental therapy
- or any other unexpected expenses

These selected benefits are paid directly to you or your designee to use any way you like, regardless of any other coverage you may have.

## Cancer Insurance Coverage

### Percentage of Selected Benefit Amount

Cancer ( <i>invasive</i> )	100%
Carcinoma in Situ** ( <i>non-invasive cancer</i> )	25%

The benefit amount for an initial diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) shall be reduced during the first thirty days immediately following the effective date of the policy. Reduced benefit amount for cancer will be 10% of the first diagnosis amount selected and the reduced benefit for Carcinoma in Situ will be 2.5% of the benefit amount selected.

\*\*We will pay the benefit for Carcinoma in Situ only once in an Insured Person's lifetime.  
Use of statistics in this brochure does not imply endorsement of any kind.

# and how it affects you

A Loyal American Cancer Insurance Policy Can Help

## Recurrence Benefits

Your coverage can continue even after a Cancer Diagnosis.

Included in your policy is a Recurrence Benefit. You will receive an amount (not to exceed an additional 100% of the selected benefit amount) upon additional diagnosis of cancer (*invasive*) or Carcinoma in Situ (*non-invasive*) provided you have been treatment free for at least two years from the day of last diagnosis.

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ***	Maximum Percentage of the Recurrence Benefit Amount
Less than 24 mos.	0%	0%	100%
24 mos. or more but less than 5 yrs	25%	10%	
5 yrs or more but less than 10 yrs.	75%	25%	
10 yrs. or more	100%	25%	

**Example:**

Elizabeth has a Loyal American Cancer Insurance Policy. She is diagnosed with invasive cancer and receives 100% of her selected benefit amount. After treatment and successful recovery, six years later she is diagnosed with Carcinoma in Situ, she will receive 25% of her selected Benefit Amount. Elizabeth was initially treated and received no additional advice or treatment for ten years; she is diagnosed with invasive cancer again. Elizabeth will receive the remaining 75% of her Benefit Amount for a total of 200% of her elected coverage.

**Coverage is Guaranteed Renewable For Life**  
(subject to the company’s right to increase premiums on a class basis)

\*\*\*We will pay the Recurrence Benefit for Carcinoma in Situ only once in an Insured Person's lifetime.



# Additional Coverage

Our coverage offers optional riders for an additional premium to added protection should the unexpected ever happen to you.

## Did You Know?

In the U.S., **men** have slightly less than a **1 in 2** lifetime risk of developing cancer; for **women**, the risk is a little more than **1 in 3**.<sup>1</sup>

About **1.5 million new cancer cases** were expected to be diagnosed in 2011 in the U.S.<sup>1</sup>

About **two-thirds** of people with cancer are expected to live at least **5 years** after diagnosis.<sup>2</sup>

According to the National Institutes of Health, direct annual medical costs of cancer in the United States equals **\$102.8 billion**.<sup>3</sup>

<sup>1</sup>American Cancer Society, Cancer Facts & Figures 2010, Page 1

<sup>2</sup>Centers for Disease Control and Prevention & National Center for Health Statistics, survivorship\_fs\_2010.pdf

<sup>3</sup>[www.cancer.org/Cancer/CancerBasics/economic-impact-of-cancer](http://www.cancer.org/Cancer/CancerBasics/economic-impact-of-cancer) Last Revised: 08/15/2011

## First Diagnosis Heart And Stroke Rider

(Form# LY-FDH-RD-NM)

Upon receipt of a first diagnosis of a heart attack, stroke or other covered procedure from a physician, we will pay your selected First Diagnosis Heart & Stroke benefit amount according to the chart below. Available from \$5,000 to \$50,000. Maximum child benefit is the lesser of \$10,000 or parent benefit. If two or more qualifying events happen on the same day we will only pay the largest of the qualifying event benefits. The maximum benefit payable is 100% of the selected benefit amount.

Qualifying Events	Percentage of Benefit Amount Payable for each Qualifying Event	Maximum Percentage of Benefit Amount Payable
Heart Attack	100%	100%
Heart Transplant	100%	
Stroke	100%	
Coronary Artery Bypass Surgery*	25%	
Aortic Surgery*	25%	
Heart Valve Replacement/Repair Surgery*	25%	
Angioplasty*	10%	
Stent*	10%	

\*We will pay the benefit for Coronary Artery Bypass Surgery, Aortic Surgery, Heart Valve Replacement/Repair Surgery, Angioplasty, and Stent only once in an Insured Person's lifetime.

## Accidental Death & Dismemberment Rider

(Form#LY-ADD-RD3) We will pay a cash benefit if you suffer Accidental Death or Dismemberment due to injuries received in a covered accident, within 90 days following the accident. Benefit amounts available from \$25,000 to \$100,000. Child benefit amount maximum is \$25,000. Total amount payable under this rider for any injuries in a covered accident shall not exceed the amount payable for loss of life.

In the event of loss of:	The Benefit will be:
Life	100%
One Eye, Hand, Foot, Arm or Leg	10%
More than One Eye, Hand, Foot, Arm or Leg	20%



## Two Different Return of Premium Riders to Choose From

### Return of Premium Rider (Form# LY-ROP-D)

If the Primary Insured dies while this rider is in force, a return of premium benefit may be payable to your named beneficiary or estate. The return of premium benefit is your original premium less any claims paid or payable. This rider is payable once.

### Return of Premium Upon Termination Rider

(Form# LY-ROP-T20)

This rider will pay the Primary Insured a return of premium benefit when coverage terminates under the base policy for the original named insured, after all coverage has remained in force for twenty (20) consecutive years beginning with the rider effective date. The Return of Premium benefit is the original premium less any claims paid or payable. This rider is payable once.



A man and a woman are hiking on a dirt path through a forest. The woman is on the left, wearing a purple plaid shirt, a green headband, and a backpack. The man is on the right, wearing a dark long-sleeved shirt, grey shorts, and a backpack. They are both smiling and looking at each other. The path is covered with fallen leaves, and the trees in the background have yellow and orange foliage, suggesting autumn. The top of the page has a blue and yellow curved banner.

## *Loyal American*

Life Insurance Company®

*Integrity • Stability • Service*

Loyal American Life Insurance Company (Loyal) is rated A- (Excellent) by A.M. Best Company\* and has been providing insurance products for the needs of Americans since 1955. We offer a selection of supplemental policies, designed to help meet the financial needs of Americans as deductibles and coinsurance costs grow.

We strive to develop innovative products and provide quality services and a variety of coverage options. At Loyal, we are committed to providing exceptional service to all our customers every day.

\* "A- (Excellent)" is fourth highest out of sixteen categories. Rating is based on the company's financial strength and ability to meet its obligations to policyholders. Not a recommendation of the company or its products.

This brochure is designed as a marketing aid and is not to be construed as a contract for a Cancer Insurance policy. It provides a brief description of the important features of policy form series LY-FDC-BA and applicable riders. THIS IS A CANCER ONLY POLICY, which should be used to supplement existing medical coverage. The full terms and conditions of coverage are stated in and governed by an issued policy and riders.

## What Isn't Covered

**PRE-EXISTING CONDITION(S):** The benefits of this Policy or any attached rider will not be payable during the first six (6) months that coverage is in force with respect to an Insured Person for any loss caused by Pre-Existing Condition(s). A Pre-Existing Condition means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within six (6) months prior to the effective date of the rider.

### EXCLUSIONS AND LIMITATIONS

#### No benefits will be payable for:

1. any disease, Sickness or incapacity other than Cancer and Carcinoma in Situ as defined; this is so even though such disease, Sickness or incapacity may have been complicated, affected (directly or indirectly) or caused by Cancer or Carcinoma in Situ;
2. loss that begins prior to the Effective Date of coverage;
3. diagnosis and treatment received outside the United States or its territories; or
4. any illness specifically excluded from the definition of Cancer or Carcinoma in Situ.

#### FIRST DIAGNOSIS HEART AND STROKE RIDER EXCLUSIONS

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. intentionally self-inflicted injury or Sickness;
3. suicide or attempted suicide, while sane or insane;
4. loss that begins prior to the Effective Date of coverage;
5. diagnosis and treatment received outside the United States or its territories;
6. any injury or Sickness sustained or contracted due to an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her injury or Sickness, irrespective of whether the injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity; or
7. any disease, condition or procedure specifically excluded from the definitions of Qualifying Events listed in this rider.



#### ACCIDENTAL DEATH & DISMEMBERMENT EXCLUSIONS

1. Injuries that are intentionally self-inflicted;
2. suicide or attempted suicide, while sane or insane;
3. Covered Accident which occurs outside the United States or its territories;
4. an act of declared or undeclared war;
5. an Insured Person's being intoxicated, as determined and defined by the laws and jurisdiction of the geographical area in which the Injury or Sickness or cause of Injury or Sickness was incurred, or under the influence of any narcotic unless administered under the advice of a Physician. The Insured Person's alcohol or narcotic impairment must be the cause or contributing cause of his or her Injury or Sickness, irrespective of whether the Injury or Sickness occurred while the Insured Person was driving a motor vehicle or engaged in any other activity;
6. committing or attempting to commit a felony or engaging in an illegal occupation or activity;
7. participation in any sport or sporting activity for wage, compensation or profit;
8. operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft. Aircraft includes those which are not motor-driven;
9. engaging in hang gliding, bungee jumping, parachuting, sailgliding, parakiting, or hot air ballooning;
10. riding in or driving any motor-driven vehicle in a race, stunt show or speed test; or
11. a work-related condition that is eligible for benefits under Workman's Compensation, Employers' Liability or similar laws even when the Insured Person does not file a claim for benefits. This exclusion will not apply to an Insured Person who is not required to have coverage under any Workman's Compensation, Employers' Liability or similar law and does not have such coverage.



# Loyal American Cancer Insurance

## Base Policy Provides:

- Lump sum benefit from \$5,000 to \$50,000 to use any way you see fit
- Includes Recurrence Benefit
- Coverage available for individuals age 18 - 80 and their dependents
- Guaranteed Renewable for life  
(subject to the Company's right to increase premiums on a class basis)

Riders available for additional premium can add flexibility to your coverage

## Did You Know?

In the U.S., cancer accounts for nearly 1 of every 4 deaths.<sup>1</sup>

The 5 year relative survival rate for all cancers diagnosed between 1999 and 2006 is 68%, up from 50% in 1975-1977.<sup>2</sup>

The National Cancer Institute estimates that approximately 11.7 million Americans with a history of cancer were alive in January 2007.<sup>1</sup>

Loyal American is part of the



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<sup>1</sup>American Cancer Society, Cancer Facts & Figures 2011, Page 1

<sup>2</sup>American Cancer Society, Cancer Facts & Figures 2011, Page 2