

Loyal American Supplemental SeriesSM
Heart Attack & Stroke Insurance

Provides Lump Sum Benefits For
First Diagnosis of Covered Heart Attack
or Stroke Subject To Your Selected
Maximum Benefit Amount



Loyal American
Life Insurance Company[®]

Heart Health

When an unexpected heart attack or stroke occurs, the financial impact affects you and your family. Let us help provide financial assistance to you with **Loyal American's Heart & Stroke Insurance** policy.

Benefits are paid directly to you should you be diagnosed with a heart attack, stroke or one of the covered **qualifying events**. This coverage is available for individuals age 18-80 and their dependents. It is designed to pay a lump sum benefit from \$5,000 through \$50,000 upon diagnosis of a heart attack, stroke, or the occurrence of one of the covered qualifying events. The benefit is paid directly to you or your designee, for use any way you like and pays regardless of any other insurance you may have. Use the money for:

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

Did You Know?

In 2007 in the United States, 232,000 patients underwent a total of 408,000 coronary artery bypass procedures.¹

and your well-being

Stroke is the third leading cause of death for both men and women. *Six out of every ten* deaths due to stroke were in women in 2006.²



Heart & Stroke Insurance
providing financial assistance for heart attacks & stroke.

¹Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2011 Update, page e194

²<http://www.cdc.gov/stroke/facts.htm>, page last reviewed January 28, 2010

Coverage Is Guaranteed Renewable For Life

subject to the company's right to increase premiums on a class basis

Did You Know?

Each year, approximately **610,000** people experience their first stroke.¹

Acute Myocardial Infarction (heart attack) resulted in **\$31 billion** of inpatient hospital charges for **695,000** hospital stays.²

¹Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2011 Update, page e19

²Circulation Journal of the American Heart Association, Heart Disease and Stroke Statistics - 2011 Update, page e41

Qualifying Events

Our Heart & Stroke Insurance pays a benefit if an insured person receives a diagnosis or procedure for one of the qualifying events listed in the chart below. The amount payable is found by multiplying the percentage for a qualifying event by the specified benefit amount chosen. Maximum child benefit amount is the lesser of \$10,000 or parent benefit amount.

Coverage available from \$5,000 to \$50,000

<i>Qualifying Events</i>	<i>Percentage of Benefit Payable for Each Event</i>	
Heart Attack	100%	Maximum percentage of benefit amount payable 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. The maximum benefit payable is 100% of the selected benefit amount.

Loyal American

Life Insurance Company®

Integrity • Stability • Service

About Us: 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.

Additional Coverage

Our coverage offers optional riders for an additional premium to help provide added protection, should life throw you a curve ball.

First Diagnosis Cancer Rider (Form# LY-FDC-RD-IN)

Upon receipt of a diagnosis of cancer from a physician, we will pay you a percentage of the selected Cancer Benefit amount shown on the chart below. Available in amounts from \$5,000 to \$50,000. Maximum child benefit is the lesser of \$10,000 or the parent benefit. During the first 30 days following the rider's effective date, the first diagnosis benefit will be reduced. The 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. If a reduced benefit is paid within the first 30 days, coverage for the applicable Insured Person will end.

Cancer Type	% of Benefit Amount	Maximum Benefit Payable
Cancer (<i>invasive</i>)	100%	
Carcinoma in Situ* (<i>non-invasive cancer</i>)	25%	100%

*We will pay the benefit for Carcinoma in Situ only once in an Insured Person's lifetime. The maximum benefit payable is 100% of the selected benefit amount.

Recurrence Benefit-Included with the First Diagnosis Cancer Rider

This benefit is payable when 100% of the First Diagnosis benefit amount has previously been paid for the Insured Person. The recurrence benefit amount payable is the percentage shown in the chart below times the first diagnosis benefit amount selected.

Time Period Without Advice or Treatment	% of Recurrence Benefit Amount Payable for Cancer	% of Recurrence Benefit Amount Payable for Carcinoma in Situ*	Maximum % 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%	

*We will pay the benefit for Carcinoma in Situ only once in an Insured Person's lifetime. The maximum benefit payable is 100% of the selected benefit amount.

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 for injuries received 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% of the Benefit Amount
One Eye, Hand, Foot, Arm or Leg	10% of the Benefit Amount
More than One Eye, Hand, Foot, Arm or Leg	20% of the Benefit Amount

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

If you die 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 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.



What Isn't Covered

PRE-EXISTING CONDITION(S): The benefits of this policy and or any attached rider will not be payable during the first twelve (12) 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 twelve (12) months prior to the effective date of the policy.

EXCLUSIONS AND LIMITATIONS

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. 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 policy.

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, sail gliding, parakiting, or hot air ballooning;
10. riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
11. or 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.

FIRST DIAGNOSIS CANCER RIDER EXCLUSIONS

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.



Loyal American Heart Attack & Stroke Insurance

Base Policy Provides:

- Lump sum benefit from \$5,000 to \$50,000 to use any way you see fit
- 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

Did You Know?

Heart transplants are now the third most common organ transplant operation in the U.S.¹

This brochure is designed as a marketing aid and is not to be construed as a contract for a Heart & Stroke Insurance policy. It provides a brief description of the important features of policy form series LY-FDH-BA and applicable riders. THIS IS A HEART & STROKE POLICY AND PROVIDES LIMITED BENEFITS, 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.



LoyalAmerican.com

¹<http://www.nlm.nih.gov/medlineplus/hearttransplantation.html>

