



HELP PROTECT YOURSELF. HELP PROTECT YOUR FAMILY.

Cigna Flexible Choice Cancer and Heart Attack & Stroke insurance policies, insured by Loyal American Life Insurance Company, can help ease the financial challenges that arise when a covered critical health event occurs.

- Issue ages 18-99 and your dependents.
- Lump sum benefits from \$5,000 to \$100,000.¹
- Customize your policy to suit your budget and lifestyle by adding in optional riders² to increase benefits.
- Guaranteed renewable for life.³
- Pays your selected benefit regardless of any other insurance you may have.
- No tobacco-use questions on the application.

Did you Know...

- In the United States approximately 40% of men and 38% of women will develop cancer during their lifetime.⁴
- Every year about 735,000 Americans have a heart attack.⁵
- Someone in the United States has a stroke every 40 seconds. Every four minutes, someone dies of stroke.⁶

Contact us Today For Additional Information!

Martin Insurance Group
609-356-1500
seniorexperts@immartin.com

1. A maximum total of \$100,000 of coverage is available for similar policies from our combined family of companies.
2. Optional riders available for an additional premium.
3. Subject to the company's right to increase premiums on a class basis.
4. American Cancer Society, Cancer Facts & Figures 2018, Page 4.
5. CDC.gov – Heart Disease Facts. <https://www.cdc.gov/heartdisease/facts.htm>, 2015.
6. CDC.gov - Heart Disease Facts. <https://www.cdc.gov/stroke/facts.htm>, 2017.

THE LUMP SUM CANCER POLICY IS A CANCER ONLY POLICY. THESE POLICIES PAY LIMITED BENEFITS ONLY. THEY DO NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE AND ARE NOT INTENDED TO COVER ALL MEDICAL EXPENSES. THIS COVERAGE DOES NOT SATISFY THE "MINIMUM ESSENTIAL COVERAGE" OR INDIVIDUAL MANDATE REQUIREMENTS OF THE AFFORDABLE CARE ACT (ACA). THIS COVERAGE IS NOT MEDICAID OR MEDICARE SUPPLEMENT INSURANCE.

This is a solicitation for insurance and an insurance agent/producer may contact you. Product availability varies by state. These policies have exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. For cost and complete details of coverage, contact your insurance agent/producer or the company. Policy Forms: Lump Sum Cancer - LY-LSC-BA et al, LY-LSC-BA-B-ID et al, LY-LSC-BA-OK et al, LY-LSC-BA-B-OR et al, LY-LSC-BA-B-TN et al, LY-LSC-BA.V3-B-TX et al. Lump Sum Heart Attack and Stroke - LY-LSH-BA et al, LY-LSH-BA-B-ID et al, LY-LSH-BA-OK et al, LY-LSH-BA-B-OR et al, LY-LSH-BA-B-TN et al, LY-LSH-BA.V3-B-TX et al.

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