

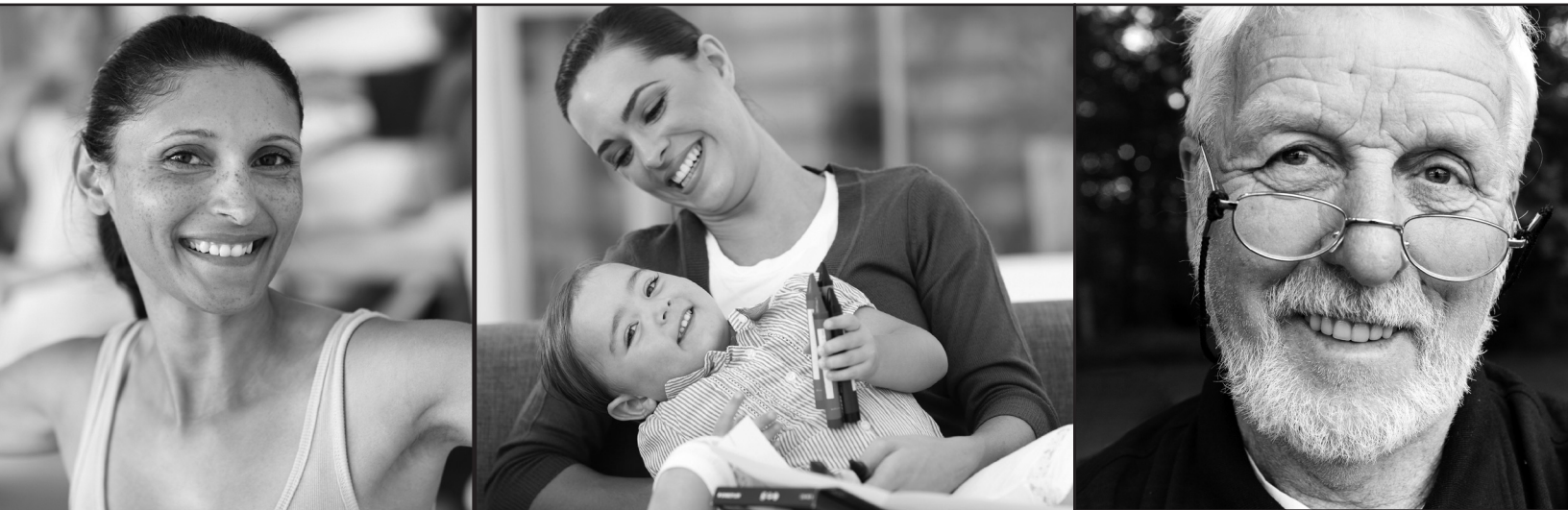
**Cigna Supplemental Solutions.**  
Insured by Loyal American Life Insurance Company

*Flexible Choice*

**CANCER** *and/or*  
**HEART and STROKE INSURANCE**

*Application Booklet for* **FLORIDA**

- APPLICATION
- ELECTRONIC FUNDS TRANSFER AGREEMENT
- HIPAA NOTICES
- REPLACEMENT NOTICE



**Together, all the way.®**



# LUMP SUM CANCER *and/or* HEART and STROKE INSURANCE POLICIES

Insured by Loyal American Life Insurance Company®  
PO Box 5725, Scranton, PA 18505-5725 • 866-459-4272

Phone Verification Case # \_\_\_\_\_

## Application for Insurance (Issue Ages 18–99)

### Section I. Coverage Options

1. Applying for:  New coverage       Reinstatement       Change in benefit coverage  
 Add rider(s) to existing policy\*       Add dependent(s) to existing policy\*

\*Policyowner's name \_\_\_\_\_

2. Requested effective date \_\_\_\_\_

3. Does application pertain to affiliation with or membership in an Association or Group?  YES  NO

Association/Group name \_\_\_\_\_ Assn./Group number \_\_\_\_\_

### Section II. Applicant(s) applying for coverage

Last name	First name	M. I.	Age	Date of birth (MM/DD/YYYY)	Gender	Social Security Number
Primary Applicant					<input type="checkbox"/> Male <input type="checkbox"/> Female	
Spouse/Domestic Partner					<input type="checkbox"/> Male <input type="checkbox"/> Female	
Child 1					<input type="checkbox"/> Male <input type="checkbox"/> Female	
Child 2					<input type="checkbox"/> Male <input type="checkbox"/> Female	
Child 3					<input type="checkbox"/> Male <input type="checkbox"/> Female	
Child 4					<input type="checkbox"/> Male <input type="checkbox"/> Female	

### Section III. Primary Applicant's Information

#### Home address required:

Street/PO Box

City State ZIP code

Email address

Cell phone ( )

Home phone ( )

Work phone ( )

#### Mailing address (if different from home address):

Street/PO Box

City State ZIP code

**Section IV. Beneficiary Information:** Please provide beneficiary information for the Primary Applicant and Spouse/Domestic Partner if applicable. The Primary Applicant will automatically be named the beneficiary for Child(ren) named in the application.

Applicant name	Name of beneficiary	Date of birth (MM/DD/YYYY)	Relationship to Applicant	Primary or contingent	Percentage of benefit

### Section V. Employment Status (answer only if applying for payroll deduction)

Employer/Job \_\_\_\_\_ Title/Duties \_\_\_\_\_

Address \_\_\_\_\_ Work location ID (if applicable) \_\_\_\_\_

**Section VI. Benefit Selection**

Coverage type:       Individual       Individual & Spouse/Domestic Partner       One-parent family       Family

POLICY SELECTION – select Policy(ies) and any applicable Riders	Modal premium
<input type="checkbox"/> <b>LUMP SUM CANCER POLICY</b> <i>(\$5,000 – \$75,000 in \$1,000 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Lump Sum Heart and Stroke Rider</b> <i>(\$5,000 – \$75,000 in \$1,000 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Lump Sum Cancer Benefit Builder Rider</b> <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000	\$
<input type="checkbox"/> <b>Specified Disease Benefit Rider</b> <i>(benefit amount must be less than or equal to the Lump Sum Cancer Policy benefit amount and cannot exceed \$50,000)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Accident Fixed Indemnity Benefit Rider</b> <input type="checkbox"/> Prime <input type="checkbox"/> Advantage <input type="checkbox"/> Supreme	\$
<input type="checkbox"/> <b>Hospital Indemnity Rider</b> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Intensive Care Unit Rider</b> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Hospital and Intensive Care Unit Indemnity Rider</b> <i>(cannot be sold with the Hospital Indemnity Rider or the Intensive Care Unit Rider)</i> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Return of Premium Rider</b> <i>(max issue age 74)</i>	\$
<input type="checkbox"/> <b>LUMP SUM HEART AND STROKE POLICY</b> <i>(\$5,000 – \$75,000 in \$1,000 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Lump Sum Cancer Rider</b> <i>(\$5,000 – \$75,000 in \$1,000 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Lump Sum Heart and Stroke Benefit Builder Rider</b> <input type="checkbox"/> \$500 <input type="checkbox"/> \$1,000	\$
<input type="checkbox"/> <b>Heart and Stroke Restoration Benefit Rider</b> <i>(will match the Lump Sum Heart and Stroke Policy benefit amount)</i>	\$
<input type="checkbox"/> <b>Specified Disease Benefit Rider</b> <i>(benefit amount must be less than or equal to the Lump Sum Heart/Stroke Policy benefit amount and cannot exceed \$50,000)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Accident Fixed Indemnity Benefit Rider</b> <input type="checkbox"/> Prime <input type="checkbox"/> Advantage <input type="checkbox"/> Supreme	\$
<input type="checkbox"/> <b>Hospital Indemnity Rider</b> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Intensive Care Unit Rider</b> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Hospital and Intensive Care Unit Indemnity Rider</b> <i>(cannot be sold with the Hospital Indemnity Rider or the Intensive Care Unit Rider)</i> <i>(\$100 – \$1,000 in \$100 increments)</i> Benefit amount \$ _____	\$
<input type="checkbox"/> <b>Return of Premium Rider</b> <i>(max issue age 74)</i>	\$
<b>TOTAL PREMIUM</b>	\$

**Section VII. Premium Payment Method**

Select one of the following:

- Electronic funds transfer (bank draft) *(complete the Electronic Funds Transfer Authorization form)*  
Premium mode:    Monthly       Quarterly       Semi-annually       Annually
- Direct bill  
Premium mode:    Quarterly       Semi-annually       Annually

**Section VIII. Prior or Other Coverage**

- |  |                          |                          |
|--|--------------------------|--------------------------|
|  | <b>YES</b>               | <b>NO</b>                |
| 1. Is the insurance applied for here intended to replace any existing or pending accident or sickness insurance? ..... | <input type="checkbox"/> | <input type="checkbox"/> |
| If YES, please provide the following (and complete the Replacement Notice):  |                          |                          |
| Name of company _____  | Policy number _____      |                          |
| 2. Is any Applicant eligible for Medicare? .....   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is any Applicant currently covered by any Title XIX program (Medicaid or any similar name)? .....                   | <input type="checkbox"/> | <input type="checkbox"/> |
| If YES, any person this applies to is not eligible for coverage.   |                          |                          |

**Section IX. Ineligible Occupations *(answer only if applying for the Accident Fixed Indemnity Benefit Rider)***

Are you currently employed in a non-administrative role in one of the industries listed below or are you an active member of the military?

Primary Applicant:  YES  NO      Spouse/Domestic Partner:  YES  NO

- |   |   |
|---|---|
| <ul style="list-style-type: none"><li>• Heavy construction contractors</li><li>• Furniture and fixtures</li><li>• Fire protection</li><li>• Trucking and warehousing</li><li>• Primary metal industries</li></ul> | <ul style="list-style-type: none"><li>• Lumber and wood products</li><li>• Nonmetallic minerals (except fuel)</li><li>• Stone, clay, and glass products</li><li>• Metal mining</li><li>• Bituminous coal and lignite mining</li></ul> |
|---|---|

**Section X. Health History Information**

Complete the following questions to the best of your knowledge. *If the Primary Applicant answers YES to any Policy question, no one is eligible for coverage.*

*If the answer is YES to any of the following questions, please explain at the end of Section X. Attach a separate sheet if needed. If the answer is YES to any question for any Applicant (person(s) to be covered), that person will be excluded from coverage as applicable.*

**Part A. Complete for all Policies\* and Riders** YES NO  
1. Has any Applicant tested positive for exposure to the Human Immunodeficiency Virus (HIV) infection or been diagnosed as having Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) caused by the HIV infection or other sickness or condition derived from such infection? .....

**Part B. Complete if applying for Lump Sum Cancer Policy\*/Rider** YES NO  
*Also complete if applying for Hospital Indemnity Rider, Intensive Care Unit (ICU) Rider, or Hospital and Intensive Care Unit Indemnity Rider*  
2. Within the past two (2) years, has any Applicant:  
a. been advised by a medical professional to have any medical test, biopsy, surgery, or other treatment to determine if cancer, carcinoma in situ, or any malignancy is present which has not yet been performed? .....    
b. had any tests for which results were abnormal (to include pre-cancerous lesions or cells), inconclusive, not yet known, or where the presence of cancer has not been ruled out? .....    
3. Within the past five (5) years, has any Applicant been diagnosed with, treated for, or consulted with a medical professional for cancer, carcinoma in situ, malignant melanoma, or any malignancy except basal or squamous cell skin cancer? .....

**Part C. Complete if applying for Lump Sum Heart and Stroke Policy\*/Rider**  
4. Primary Applicant: Height (ft.-in.) \_\_\_\_\_ Weight (lbs.) \_\_\_\_\_  
Spouse/Domestic Partner: Height (ft.-in.) \_\_\_\_\_ Weight (lbs.) \_\_\_\_\_

**Part D. Complete if applying for Lump Sum Heart and Stroke Policy\*/Rider** YES NO  
*Also complete if applying for Hospital Indemnity Rider, Intensive Care Unit (ICU) Rider, Hospital and Intensive Care Unit Indemnity Rider, or Specified Disease Benefit Rider*  
5. Within the past five (5) years, has any Applicant been advised by a medical professional to have any medical or diagnostic testing related to any disease of the heart or circulatory system:  
a. for which results were abnormal or inconclusive? .....    
b. that has not been completed or for which results have not been received? .....    
6. Within the past five (5) years, has any Applicant been diagnosed with, treated for, or consulted with a medical professional for:  
a. a heart attack or any disease or disorder of the heart or vascular system, a stroke or Transient Ischemic Attack (TIA), or high blood pressure requiring three (3) or more medications to control? .....    
b. complications of diabetes or insulin-dependent diabetes (excluding gestational), diabetic neuropathy, nephropathy, and retinopathy? .....    
c. a disease or disorder of the kidneys (excluding kidney stones) or kidney disease requiring dialysis? .....

**Part E. Complete if applying for Hospital Indemnity Rider, Intensive Care Unit (ICU) Rider, or Hospital and Intensive Care Unit Indemnity Rider** YES NO  
7. Is any Applicant currently: .....    
a. unable to perform any of his or her activities of daily living (e.g., mobility, transferring, feeding, dressing, toileting) without human supervision or assistance?  
b. undergoing fertility treatments?  
8. Within the past twelve (12) months, has any Applicant: .....    
a. been hospitalized for an inpatient stay, excluding pregnancy or accidental injury?  
b. missed five (5) or more consecutive days of work due to an injury or sickness (excluding a cold, flu, or pregnancy)?  
9. Within the past five (5) years, has any Applicant been diagnosed with, treated for, or consulted with a medical professional for organ transplant or been advised of the need for a transplant? .....

**Section X. Health History Information (cont'd.)**

**Part F. Complete if applying for Hospital Indemnity Rider, Intensive Care Unit (ICU) Rider, Hospital and Intensive Care Unit Indemnity Rider, or Specified Disease Benefit Rider** YES NO

10. Within the past two (2) years, has any Applicant had any tests for which results were abnormal, inconclusive, or not yet known or been advised to have any medical test, surgery, or other treatment which has not yet been performed? .....
11. Within the past five (5) years, has any Applicant been diagnosed with, treated for, or consulted with a medical professional for: .....
- a. emphysema, Chronic Obstructive Pulmonary Disease (COPD), or any other disease or disorder of the lungs (excluding asthma)?
  - b. hepatitis (excluding A), cirrhosis, or any other disease or disorder of the liver?
  - c. alcohol or drug abuse or dependency?
  - d. any disease or disorder of the nervous system including neuromuscular disease, Multiple Sclerosis (MS), Systemic Lupus Erythematosus (SLE), Parkinson's disease, and Amyotrophic Lateral Sclerosis (ALS)?
  - e. aneurysm, blood clot, blood disease or disorder?
  - f. pulmonary hypertension, pulmonary fibrosis, tuberculosis, or paralysis?
  - g. Alzheimer's disease or dementia?
12. Has any Applicant ever had: .....
- a. a defibrillator implanted?
  - b. an organ transplant or been advised of the need for a transplant?

**Part G. Complete if applying for Specified Disease Benefit Rider** YES NO

13. During the past five (5) years, has any Applicant had, been diagnosed with, treated for, or taken medication for any of the following: .....
- a. aneurysm or pulmonary hypertension?
  - b. pulmonary fibrosis or tuberculosis?
  - c. paralysis or any disorder of the nervous system including Multiple Sclerosis (MS) or Amyotrophic Lateral Sclerosis (ALS)?
  - d. glaucoma, retinitis pigmentosa, macular degeneration, optic neuritis, or blindness lasting more than 30 days?
  - e. total loss of speech or permanent and total hearing loss in both ears?
14. Has any Applicant ever had, been diagnosed with, treated for, or taken medication for dementia (including Alzheimer's disease) or any neurological disease or disorder? .....

**Please record details of all YES answers (any Applicant named will be excluded from coverage, as applicable)**

**\*if the Primary Applicant answers YES to any Policy question, no one is eligible for coverage**

Question #	Applicant Name	Details

**Section XI. Policyowner's Statements and Agreements**

I hereby apply to Loyal American Life Insurance Company (hereinafter "Company" and "Loyal") for insurance coverage to be issued based upon the truth and completeness of the answers to the above questions and understand and agree that: (1) no Agent has the authority to waive the answer to any questions on the application; (2) no insurance will be effective until (a) this signed application has been accepted upon review of the answers I have provided and any medical information reviewed by Loyal, (b) the initial premium has been paid, and (c) a contract has been issued by Loyal American Life Insurance Company; and (3) I have received the Outline of Coverage for the policy applied for, the Replacement Notice form, if applicable, and, if eligible for Medicare, the required *Guide to Health Insurance for People with Medicare*.

**Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.**

The Primary Applicant must sign and date, acknowledging their understanding and agreement to the conditions listed herein. The above statements are true and complete. I understand and agree that for all Applicants these statements shall be the basis for determination of acceptance for coverage under my applicable Loyal policy. I acknowledge and agree that any material misrepresentation or material omission of any Applicant may render this contract null and void from its date of issue in accordance with applicable law. All statements in the application are representations and not warranties. If coverage is revoked, I will receive written notice that will explain the decision and my right to appeal. Loyal will return all paid premiums and fees less any claim payments.

As an alternative to court action, any matter in dispute between me and the Company may be subject to voluntary arbitration governed by the provisions of the Commercial Arbitration Rules of the American Health Lawyers Association. Any decision reached by arbitration shall be binding upon both myself and the Company and may be entered as a judgment in any court of proper jurisdiction.

Any Applicant who is currently covered by Medicaid is not eligible for this coverage.

WAITING PERIOD: The Lump Sum Heart and Stroke Policy/Rider, Lump Sum Cancer Benefit Builder Rider, and Lump Sum Heart and Stroke Benefit Builder Rider have a 30-day Waiting Period which begins on the issue date. No benefits will be paid for any loss that begins during the Waiting Period. WAITING PERIOD means the first 30 days following an Insured Person's issue date.

I understand that the Lump Sum Cancer Policy/Rider, Lump Sum Heart and Stroke Policy/Rider, Lump Sum Cancer Benefit Builder Rider, Lump Sum Heart and Stroke Benefit Builder Rider, Hospital Indemnity Rider, Intensive Care Unit Rider, and Hospital and Intensive Care Unit Indemnity Rider will not pay benefits for the first twelve (12) months after the issue date for any loss caused by a pre-existing condition which I or any Applicant have had in the past six (6) months. PRE-EXISTING CONDITION means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within the six (6) months prior to the policy/rider effective date. Routine follow-up care to determine whether a breast cancer has recurred in a person who has been previously determined to be free of breast cancer does not constitute medical Advice or Treatment for purposes of determining Pre-Existing Conditions unless evidence of breast cancer is found during or as a result of the follow-up care.

I understand that the Specified Disease Benefit Rider will not pay benefits for the first twelve (12) months after the issue date for any loss caused by a pre-existing condition which I or any Applicant have had in the past twelve (12) months. PRE-EXISTING CONDITION means a condition diagnosed or for which medical advice or treatment was recommended by or received from a physician within the twelve (12) months prior to the rider effective date.

**THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE.**

Primary Applicant's signature	Today's date (MM/DD/YYYY)
-------------------------------	---------------------------

**Section XII. Agent(s) Certification**

I certify that I have provided the Primary Applicant with the following documents:

- a. Application packet (*phone sales only*)
- b. Outline of Coverage
- c. Other \_\_\_\_\_

**I certify that I have interviewed the Primary Applicant, asked all of the questions as written on the application, and I have truly and accurately recorded on the application the information supplied to me by the Primary Applicant.**  Check box if Agent family business

Printed name of Licensed Agent	Signature of Licensed Agent	Writing number	FL Agent License ID	Percentage
Printed name of 2 <sup>nd</sup> Licensed Agent		Writing number	FL Agent License ID	Percentage

# PRE-AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFER

LOYAL AMERICAN LIFE INSURANCE COMPANY® • PO BOX 5725 • SCRANTON, PA 18505-5725

Proposed Insured's Name		Policy Number (if available)
Financial Institution Name and Telephone Number		
Financial Institution Address		
9-digit Routing Number	Account Number	Requested Withdrawal Date (1st - 28th)

Withdraw Payment:     Monthly                       Quarterly                       Semi-annually                       Annually

Type of Account:     Personal Checking Account     Personal Savings Account     Corporate/Business Checking

Name of Employer Group \_\_\_\_\_

Purpose for submitting this Authorization (check appropriate box(es)):

- |  |   |
|--|---|
| <input type="checkbox"/> New authorization               | <input type="checkbox"/> Change in checking/savings account |
| <input type="checkbox"/> Change in financial institution | <input type="checkbox"/> Change in existing coverage        |

**For checking account:**  
Refer to the sections on the sample check.

**For savings account:**  
Please verify with your bank the account and routing number of your savings account.

0101

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

Dollars

The Routing number is 9 digits between the ■: ■:  
**■: 123456789 ■:**

The Account number is usually to the left of "■". If check number is left of account number, ignore check number.  
**(34567890 "■"**

The Check number should match the upper right corner.  
**(0101)**

**APPLICANT INFORMATION FOR FINANCIAL INSTITUTIONS:**

As a convenience to me, I hereby request and authorize you to pay and charge to my account, drafts drawn on my account by and payable to Loyal American Life Insurance Company provided there are sufficient funds in said account to pay the same on presentation. Such drafts will bear my printed name. I also authorize Loyal American Life Insurance Company and any financial institution it uses to initiate credit entries to my account or to provide refund of premium or association fees (if applicable). I authorize you to accept and to credit these entries to my account. In the event Loyal American Life Insurance Company mistakenly deposits funds into my account, I authorize Loyal American Life Insurance to debit my account for an amount not to exceed the original amount of credit. This authorization shall remain in effect until revoked by me in writing, and until you actually receive such notice. I agree that you shall be fully protected in honoring any such draft. I agree that your rights in respect to any such draft shall be the same as if it were a check signed personally by me. I further agree that if any such draft is dishonored, whether intentionally or inadvertently, you shall be under no liability whatsoever even though such dishonor results in the forfeiture of insurance.

**APPLICANT INFORMATION FOR LOYAL AMERICAN LIFE INSURANCE COMPANY:**

It is understood that the initial draft will occur when the policy is issued. All subsequent drafts will be drawn on or about the requested date each month. The presentation of such drafts to the above Financial Institution shall constitute notice of premiums being due upon the contract and association fees (if applicable), and no other notice of premiums or association fees (if applicable) due will be given. No premium or association fee (if applicable) shall be deemed to have been paid unless and until actual payment of the draft drawn for such premium or association fee (if applicable) payment has been received by Loyal American Life Insurance Company. The cancelled draft will constitute receipt of premium or association fee (if applicable) payment. The privilege of paying premiums and association fees (if applicable) under this Plan may be revoked by Loyal American Life Insurance Company if any draft is not paid upon presentation. The payment of premiums and association fees (if applicable) under this Plan may be terminated by the Contract Owner, Financial Institution Depositor if other than Contract Owner, or by Loyal American Life Insurance Company upon 30 days written notice.

Name of Payor (if other than Insured)	Payor's Address
Print name of Depositor (as it appears on account)	Signature of Depositor
	Date





**AUTHORIZATION FORM FOR DISCLOSURE OF A CONSUMER'S  
PROTECTED HEALTH INFORMATION FOR MARKETING PURPOSES  
("Authorization")**

1. I hereby authorize the use and disclosure of my protected personally identifiable health information contained in the Company's records ("Protected Health Information") to American Retirement Life Insurance Company, Loyal American Life Insurance Company®, Cigna Health and Life Insurance Company, Cigna National Health Insurance Company, and their affiliates ("Company") as described below.
2. I authorize the Company to use the Protected Health Information contained in the Company's records, including its underwriting and claim records, to help determine whether I might be interested in or can benefit from other non-health-related insurance products offered by the Company.
3. I understand that the Company will disclose the Protected Health Information to its underwriting staff, new business staff, sales agents, or marketing management for the purpose of marketing non-health-related products to me.
4. I understand that I may revoke this Authorization at any time, except to the extent that action has been taken by the Company in reliance on this Authorization, by sending a written revocation to the Company's Privacy Steward at PO Box 5700, Scranton, PA 18505-5700.
5. I understand that the Protected Health Information which the Company will use and disclose under this Authorization is not necessary for the Company to determine my eligibility for coverage under the policy and that the Company will not condition its approval and issuance of the policy on my providing this Authorization.
6. I understand that if the person or entity that receives my Protected Health Information is not a health care provider or health plan covered by the federal privacy regulations, the information may be redisclosed by such person or entity and will likely no longer be protected by the federal privacy regulations.
7. I understand that a photocopy, facsimile copy, or other electronic copy of this Authorization is as effective and valid as the original. I also understand that I or my personal representative am entitled to receive a copy of this Authorization. This Authorization will remain in effect for two (2) years from the day my policy(ies) is terminated or the day I revoke my permission.
8. By providing my telephone number(s) on the attached application for insurance, I consent to receive calls, texts, or autodialed or prerecorded telemarketing messages from Cigna and its affiliates.

If you are the representative of a Consumer, describe the scope of your authority to act on the Consumer's behalf:

---



---

**Consumer's Name**

---

**Name of Consumer's Personal Representative, if applicable**

---

**Signature of Consumer** **Date**

---

**Relationship of Personal Representative to the Consumer**

---

**Signature of Company's Agent** **Date**

---

**Signature of Personal Representative** **Date**

A signed copy of this form will be provided to you.

# Loyal American Life Insurance Company®

PO Box 5725, Scranton, PA 18505-5725 • Toll Free: 866-459-4272

## NOTICE TO APPLICANT REGARDING REPLACEMENT OF ACCIDENT AND SICKNESS INSURANCE

According to your application and information you have furnished, you intend to lapse or otherwise terminate existing accident and sickness insurance and replace it with a policy to be issued by Loyal American Life Insurance Company®. For your information and protection, you should be aware of and seriously consider certain factors which may affect the insurance protection available to you under the new policy.

1. Health conditions which you may presently have may not be immediately or fully covered under the new policy. This could result in denial or delay of a claim for benefits under the new policy, whereas a similar claim might have been payable under your present policy.
2. You may wish to secure the advice of your present insurer or its agent regarding the proposed replacement of your present policy. This is not only your right, but it is also in your best interest to make sure you understand all the relevant factors involved in replacing your present coverage.
3. If, after due consideration, you still wish to terminate your present policy and replace it with new coverage, be certain that all questions on the application concerning your medical/health history are truthfully and completely answered. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed, it should be carefully reviewed before being signed to be certain that all information has been properly recorded.
4. New policies may be issued at an older age than that used for issuance of your present policy; therefore, the cost of the new policy, depending upon the benefits, may be higher than you are paying for your present policy.
5. The renewal provisions of the new policy should be reviewed so as to make sure of your rights to periodically renew the policy.

The above "Notice to Applicant" was delivered to me on:

\_\_\_\_\_ **Date**

**Witness** \_\_\_\_\_

**Writing Agent**

\_\_\_\_\_ **Applicant's Signature**