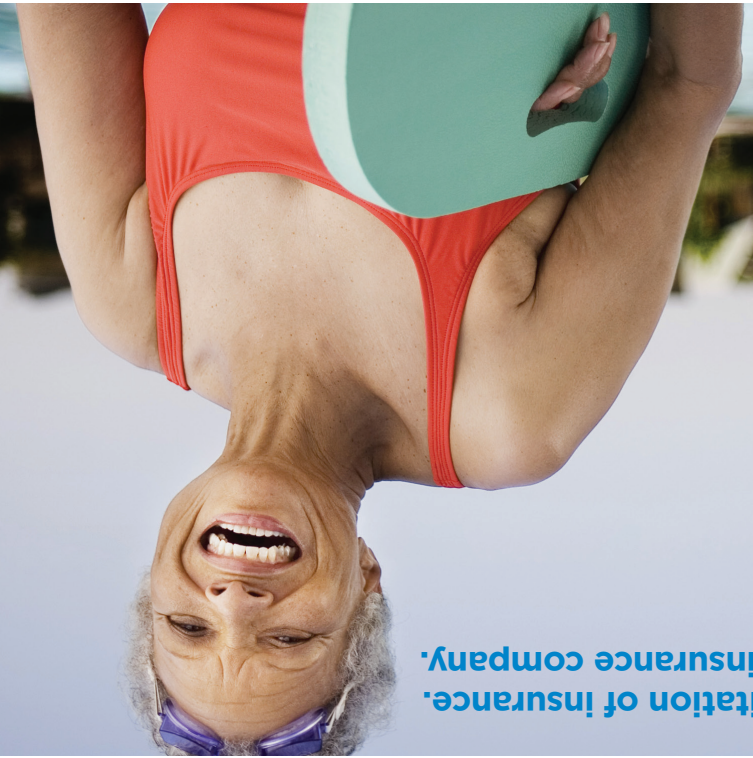




Together, all the way.®



IT'S TIME FOR A NEW

MEDICARE SUPPLEMENT

Offering more reasons to get a Medicare Supplement insurance policy.

This purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Want to know more?

I'll be happy to answer any questions you may have.



Why choose an enhanced Medicare Supplement policy?

Medicare Supplement insurance policies, insured by American Retirement Life Insurance Company, may accept 30 more health conditions with our new underwriting classes.¹ These include:



- › Defibrillation
- › Atrial fibrillation
- › Cardiac pacemaker



- › COPD
- › COLD



- › Parkinson's
- › Alzheimer's
- › Senility
- › Dementia



- › Diabetes with neuropathy, retinopathy or vascular disease

So, even if you've been turned down in the past, you may be eligible now.

New! Valuable programs and discounts²

These days, every penny counts. When you purchase one of our enhanced Medicare Supplement insurance policies, you'll also have access to money-saving discounts, programs and extras, including:

- › The Silver&Fit[®] Program,³ which provides low-cost⁴ access to a large network of fitness facilities.
- › Discounts at certain vision and hearing providers.
- › Discounts on weight and nutrition programs, including Jenny Craig[®] and more.
- › Toll-free, 24-hour Health Information Line to talk with a trained nurse.



Want to know more?

I'll be happy to answer any questions you may have.



1. Not all previous declines will be eligible for coverage. Does not apply to applicants during open enrollment or any guaranteed issue period.

2. Customer programs are not guaranteed insurance benefits with our Medicare Supplement insurance policies and services may be added or discontinued at any time. A discount program is not insurance, and you must pay the entire discounted charge. Program availability may vary by state. All customer programs are provided through third-party vendors and are not administered by American Retirement Life Insurance Company.

3. The Silver&Fit Program is provided by American Specialty Health Fitness, Inc. (ASH Fitness), a subsidiary of American Specialty Health Incorporated (ASH). All programs and services are not available in all areas. Silver&Fit and Silver&Fit Connected! are trademarks of ASH.

4. Cost to the customer is \$25 per benefit year.

Our company and agents are not connected with or endorsed by the U.S. government or the federal Medicare program. THIS IS A LIMITED POLICY which must be used to supplement your Medicare coverage. **This is a solicitation for insurance. An insurance agent will contact you.** Premium and benefits vary by plan elected. Plan availability varies by state. Medicare Supplement insurance is underwritten by American Retirement Life Insurance Company. Policies have exclusions, limitations and terms under which the policies may be continued in force or discontinued. For cost and complete details of coverage, call your insurance agent or the company. Policy form series: Generic Plan A: AR-MS-AA-A-GN, AR-MS-IA-A-GN; Generic Plan F: AR-MS-AA-F-GN, AR-MS-IA-F-GN; Generic Plan G: AR-MS-AA-G-GN, AR-MS-IA-G-GN; and Generic Plan N: AR-MS-AA-N-GN, AR-MS-IA-N-GN; In OK: Plan A: AR-MS-AA-A-OK; Plan F: AR-MS-AA-F-OK; Plan G: AR-MS-AA-G-OK; Plan N: AR-MS-AA-N-OK; In TN: Plan A: AR-MS-AA-A-TN, Plan F: AR-MS-AA-F-TN, Plan G: AR-MS-AA-G-TN, Plan N: AR-MS-AA-N-TN; In TX: AR-MS-AA-A-TX, AR-MS-AA-F-TX, AR-MS-AA-G-TX, AR-MS-AA-N-TX.

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