



**“Quality of Life...  
Insurance”**  
Your Money. Your Insurance. Your Choice.

## “Quality of Life...Insurance” in Action

**Warren and Laura, both age 40, were concerned about protecting their financial future. Their neighbor recommended that they talk to his American General Life and Accident (AGLA) agent. \***

Warren and Laura met with the AGLA agent, and they answered all of the agent’s questions and requests for personal information so that the agent could recommend an insurance plan that would be “right” for them. After a thorough needs-analysis, the agent recommended several ways they could protect their financial security through “Quality of Life...Insurance”. Each of them purchased an AGLAFlex ProPlus® life insurance policy with a \$250,000 base life insurance benefit, a disability income rider and no-cost Accelerated Benefit Riders. Warren and Laura both liked the fact that they could accelerate some or all their base life insurance benefits early if either of them developed an illness or condition covered under the riders and that they could receive a monthly income if either of them became totally disabled.



At age 50, Warren had a heart attack. Laura called their AGLA life insurance agent and she helped them file a claim to accelerate \$50,000 under the Critical Illness Accelerated Benefit Rider. Based on his request and the severity of Warren’s condition, he and Laura were offered an accelerated amount of \$21,000.\* This election would reduce the base life insurance benefit from \$250,000 to \$200,000, the accumulation value from \$15,853 to \$12,682 and the cash surrender value from \$9,820 to \$7,856. Warren and Laura felt that the money received from his policy could really help them through a difficult time and help prevent a long-term financial challenge. They decided to accept the accelerated benefit offer from AGLA. Ninety days later, because they had purchased the disability income rider and because Warren

qualified for benefits, Warren began to receive \$2,000 for each month he was totally disabled. While Warren was only totally disabled for a short time, if his condition had been serious and he had remained totally disabled, his disability income benefits could have continued for up to 24 months.

### **Preserve Your Quality of Life**

Even with the best plans, sometimes the unexpected can happen – such as a serious illness. The costs associated with treatment, as well as possible income lost if you are unable to work, can threaten your standard of living. “Quality of Life...Insurance” is designed to let you use your life insurance benefits to help pay the costs of qualifying illnesses or conditions.

**Contact your AGLA life insurance agent today to find out if  
“Quality of Life...Insurance” is right for you.**

*The life insurance offered with accelerated benefit riders is not long term care insurance or other insurance designed to cover specific costs associated with an illness or condition.*

# “Quality of Life...Insurance”

This life insurance policy is designed to fit your changing needs. The following Accelerated Benefit Riders can provide money to you and your family if you should suffer from a critical, chronic, or terminal illness or condition.

## Critical Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the insured person's base life insurance benefit (subject to the Maximum Elected Death Benefit which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$500,000) in the event the insured is diagnosed with a critical illness or condition.

There is a 30-day waiting period that begins on the effective date of the Insured's coverage under this rider. Benefits are payable only for any Critical Illness that first manifests after the 30-day waiting period.

A critical illness or condition is defined as: heart attack, stroke, invasive cancer, end stage renal failure, major organ transplant, Amyotrophic Lateral Sclerosis (ALS) – Lou Gherig's Disease, blindness or paralysis.

## Chronic Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the insured person's base life insurance benefit (subject to the Maximum Elected Death Benefit which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$500,000) in the event the insured is diagnosed with a chronic illness or condition.

Chronic illness is defined as an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and affects the insured person so that he or she:

- Is unable to perform, without substantial assistance from another person, at least two Activities of Daily Living due to a loss of functional capacity; or
- Requires substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment.

There is a 30-day waiting period that begins on the effective date of the Insured's coverage under this rider. Benefits are payable only for any chronic illness that first manifests after the 30-day waiting period.

This rider contains an elimination period of 90 consecutive days, beginning at any time after the 30-day waiting period, during which the insured person must be continuously chronically ill prior to eligibility for benefits under the rider. No benefits are payable during the elimination period.

## Terminal Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the insured person's base life insurance benefit on the election date (subject to the Maximum Elected Death Benefit which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$500,000) in the event the insured is diagnosed with a terminal illness.

A terminal illness is defined as an illness or physical condition that is certified by a Physician to be reasonably expected to result in the insured's death within 24 months from the date of certification.

## Determination of Accelerated Benefit Amount

The owner must file a claim to receive a benefit in the event of a covered illness or condition. Once we have calculated the accelerated benefit amount, the owner may choose to receive the accelerated amount or maintain the current life insurance benefit. Should the owner choose to receive the benefit, it will reduce the base life insurance benefit and policy values (possibly to zero).

The actual payment received will be less than the portion of death benefit requested to be accelerated because the benefits are paid prior to death. Acceleration of benefits is subject to the following deductions: an actuarial discount, administrative charge, payment of any unpaid but due policy premiums and payment of a pro rata amount of policy loans.

The actual benefit payable under an Accelerated Benefit Rider for any given occurrence of a covered illness or condition will not be known until the time of claim and may be less than what is needed to cover all of the costs associated with an illness or condition. Please refer to the policy and riders for specific information about how accelerated benefits are calculated.

Payment of an accelerated amount under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any other Accelerated Benefit Rider. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs.

The election of these benefits is optional. AGLA also offers a CriticalCare Critical Illness Insurance Policy that provides benefits without a reduction in your life insurance benefits. Your AGLA life insurance professional can provide you with details.

*\*This is a non-guaranteed, hypothetical example of AGLAFlex ProPlus life insurance issued to a male, age 40, rated standard non-tobacco. Non-guaranteed policy elements were used in this example. The Company reserves the right to change such elements at any time and for any reason.*

**American General Life and Accident Insurance Company**  
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The underwriting risks, financial obligations and support functions associated with the products issued by American General Life and Accident Insurance Company are its responsibility. American General Life and Accident Insurance Company is responsible for its own financial condition and contractual obligations.

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For Policy Forms AGLA04174, AGLA01162 and Riders AGLA01001, AGLA01002, AGLA01403, AGLA01426, AGLA01445M, AGLA01445F, AGLA01550, AGLA AIO-UL, AGLA EMD, AGLA04CRIR, AGLA04TIR, AGLA 04CHIR, AGLA AB2 and state variations.