

1. Financial Discipline

AGENCY	RATING	DESCRIPTOR
Standard & Poors ^A	A+	Strong
Moody's Investors Service ^B	A2	Good
Fitch Ratings ^c	A+	Strong
A.M. Best Company ^D	А	Excellent

BStable outlook ^cStable outlook DStable outlook

2. Dollar-for-Dollar Reimbursement

■ Up to policy amount for covered expenses including co-pays, ambulance bills, emergency room costs, or expensive deductibles

No Coordination of Benefits with Other Coverage

Pays separately in addition to proceeds received from any other insurance

Customizable Policy with Variety of Riders

- Critical Illness
- Disability Income
- Accidental Death & Dismemberment

Guaranteed Issue

■ No medical exam or health questionnaire required¹

6. List Billing Available

- Individuals
- Groups

7. Speedy Application Process with Streamlined Technology

- Multiple payment options including EFT and credit card
- Electronic submission
- Voice Signature²

Children Covered Through Age 25

■ Not required to be a student

Builds Revenue

Generous first year commissions

10. Maintains Income Streams

■ Renewals support business growth

Find out more: estation.americangeneral.com/acp

American General

Life Companies

AG Accident

Choice Plus

Insurance...

to accidental injuries.

Accidental Injury

Lowers out-of-pocket expenses by

providing benefits for a wide range

of emergency medical costs related

Pays 100% reimbursement to

amount for covered expenses.

It also pays separately and in

addition to any proceeds received

from health insurance, without any coordination of benefits.

policy holders, up to their policy

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Ratings as of 2/14/2013. For more detailed information on specific insurer ratings, visit www.americangeneral.com/ratings.

¹ Some riders require limited underwriting.

² Voice signature set up process requires American General approval.