

#1

Case study: Ineligible for disability coverage

Jim Hughes, a 35-year-old police officer, is married to schoolteacher Sarah and has two young children. They've recently purchased a new home with a 30-year mortgage. Jim and his wife would like to begin saving for the children's education, but to date they have not established a regular savings plan.



The Problem

Jim's workers' compensation will cover any injuries suffered on the job; however, the city does not offer disability income insurance for police officers. Should an off-the-job injury or serious health issue leave him unable to work, his income will cease once he uses any accumulated sick days. Jim has inquired about individual disability income insurance; but due to his high-risk occupation, no insurer would cover him. Jim has seen firsthand the devastating impact that a disabling condition can have on a family: When he was in high school, his dad suffered a heart attack, leaving the family with no income for over a year. He never wants to see his own family in that difficult situation.

The Solution

AIG CriticalCare Plus from American General Life Insurance Company will provide a lump-sum payment upon initial diagnosis of a critical illness, including cancer, stroke and heart attack. Jim's occupation as a policeman will not disqualify him for coverage, and no additional rate will be charged due to the risks associated with his job.

In the event that Jim is diagnosed with a covered critical illness, his recovery could take anywhere from 6 to 12 months; during this time, the lump-sum payment could be used to cover mortgage payments and other expenses, including any additional costs related to his illness. And if Sarah needs to take a leave of absence to care for Jim during his recovery, there would be money available to compensate for the loss of her income as well.

The benefit from the *AIG CriticalCare Plus* plan will allow Jim to focus on his recovery without the additional stress of financial burdens.

Additional Sales Opportunities

A number of occupations that may be ineligible for disability income insurance — including firefighters, long-haul truck drivers, janitors and police officers — can in fact qualify for critical illness insurance. Whenever you run across individuals who have been turned down for disability income insurance due to the nature of their occupations, there's a good possibility that they can still protect themselves against the risk of a critical illness with an *AIG CriticalCare Plus* policy.

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A member company of American International Group, Inc.

2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 05130

Benefit Extension Rider 05137

Medical Personnel HIV Rider 05139

Accidental Death and Dismemberment Rider 05138

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#2

Case study:
Maxed out disability coverage

Dr. Joan Smith is an orthopedic surgeon with an annual income of \$300,000. Because she recognizes the need to protect her income, she's purchased a disability income policy with a \$10,000 monthly benefit, payable to age 65.

**The Problem**

Dr. Smith estimates her average monthly expenses at \$14,000; should a disability ever prevent her from working, the benefit from her policy would fall \$4,000 a month short of covering those expenses. Unfortunately, based on the income replacement limits established for long-term disability coverage by major carriers, she's unable to purchase additional disability coverage. Dr. Smith feels that she's inadequately insured and is interested in obtaining additional protection.

The Solution

Based on her income, Dr. Smith is eligible to purchase an AIG *CriticalCare Plus* policy with a benefit of up to \$500,000. Since she needs an additional \$48,000 a year and wants to make sure she has this money for a period of five years, a \$250,000 AIG *CriticalCare Plus* policy will provide the coverage she is looking for.

Should Dr. Smith suffer a covered critical illness such as a heart attack, stroke or cancer, she'll receive a lump-sum payment of \$250,000 upon diagnosis. In the event that she has a speedy recovery and needs only a small portion of the benefit, she can invest the remaining funds and have them available if she suffers another disability at a later date. As a medical professional, Dr. Smith also has the option of adding the Medical Personnel HIV Rider, which will pay the full benefit if she is diagnosed with HIV as a result of an accident occurring in the course of her normal duties.

Additional Sales Opportunities

Many high-income professionals such as doctors and lawyers have found that established income replacement levels leave them unable to purchase enough disability insurance to cover their expenses. In addition, executives in large corporations where the employer pays for long-term disability coverage are usually covered for up to 60 percent of their gross income; however, since the employer pays the premium, any benefits paid are subject to income tax.

AIG *CriticalCare Plus* is an excellent way to supplement a disability income policy that falls short of providing the monthly income needed.

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#3

Case study:
Small business owner

After spending 20 years working in the corporate world, Tom Wilson decided to open his own business. He performed extensive research before deciding on a franchise business that had a strong track record across the country. In order to raise the initial capital, Tom had to take out a loan and a second mortgage on his house. He plans to open his doors next month.



The Problem

As a small business owner, Tom recognizes that the success of his new enterprise depends on his ability to come to work each day. While he has never been disabled, he saw the impact of sudden disability when a stroke left one of his colleagues unable to work for an extended period of time. Tom contacted a number of insurance carriers about purchasing individual disability income insurance; however, no carrier will offer him coverage until he's been in business for at least one year. Even then, the benefit amount he'll be eligible for will be based on his first-year earnings.

The Solution

AIG CriticalCare Plus provides a lump-sum benefit directly to the insured upon diagnosis of a critical illness such as heart attack, stroke or cancer. Tom would be able to use this money not only to cover his personal expenses, but also to help cover his business expenses, such as rent, utilities and even employee salaries during his recovery.

While Tom will eventually be able to qualify for disability insurance, he is extremely vulnerable in the first year of his business, and *AIG CriticalCare Plus* offers a level of protection that he couldn't obtain otherwise. Even when Tom does qualify for and purchase disability protection, the *AIG CriticalCare Plus* plan will continue to offer an additional level of protection that will be of great value to him and his loved ones.

Additional Sales Opportunities

Small business owners — whether they're just starting out or have been in business for years — are excellent candidates for critical illness insurance. Most small business owners have fluctuating incomes and have a difficult time obtaining the level of disability coverage that they need. Disability carriers are cautious when dealing with small business owners because the level of disability benefits may exceed the business owner's earnings if the business experiences a downturn. Since critical illness insurance is not based on a subjective determination of disability, fluctuation of income is not an underwriting concern with this product.

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#4 Case study: Turned down for disability coverage

A self-employed carpenter, Phil Martin has worked hard to build his business into the success it is today. He and his wife just purchased a new home in a community with a well-respected school system for their three young children, and they've taken on a substantial mortgage responsibility. Since Phil's wife is a full-time homemaker, the family relies solely on his income.



The Problem

While Phil recognizes the need for disability insurance, he has been turned down by two carriers due to medical underwriting. Last year, he experienced firsthand the impact that a disabling condition can have on his family's financial stability when a mild stroke kept him out of work for six weeks — and with no disability insurance, the loss of income created a serious strain on the family. After that event, Phil began looking for coverage; however, due to the seriousness of his condition, he is now uninsurable.

The Solution

While Phil may be unable to purchase disability insurance, he is still eligible to purchase an *AIG CriticalCare Plus* policy. In the event that he's diagnosed with a covered critical illness such as heart attack, cancer or organ failure, he'd receive a lump-sum benefit that could be used to cover mortgage payments and other monthly expenses.

It can take 6 to 12 months to recover from a critical illness, and a lump-sum benefit could be all Phil needs to prevent a possible foreclosure and loss of his business. He may opt to purchase enough protection to cover two or more years of expenses should he be faced with an extended recovery period. In addition, the Benefit Extension Rider would enhance his protection by covering a second or third critical illness.

Additional Sales Opportunities

Medical underwriting for disability insurance is broad-based, and conditions such as chronic back problems or situational depression often disqualify applicants for coverage. Some of these conditions may not disqualify those same individuals from obtaining critical illness insurance. If you have clients who have been turned down for disability coverage, check with your American General Life sales representative to see if they can still qualify for *AIG CriticalCare Plus*.

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#5

Case study:
Full-time homemaker

After working as a nurse for over 10 years, Wendy Wilson now stays at home to take care of her two daughters. Although her husband Wayne earns a comfortable salary, the loss of Wendy's income forced the couple to tighten their budget. They've been able to manage on one income; however, they have not been able to set aside any savings.



#5

The Problem

The couple has purchased life insurance on Wendy, recognizing that should anything happen to her, Wayne would have to arrange full-time child care. They also recognized that in the event Wendy became ill and was unable to care for the kids, the same additional costs would be incurred. Unfortunately, Wendy's lack of income disqualifies her from purchasing an individual disability policy. Should a serious illness ever hinder her ability to care for the kids, Wayne would need to either take a leave of absence from work or arrange for child care.

The Solution

AIG CriticalCare Plus will provide a lump-sum benefit payment if Wendy is diagnosed with a covered condition such as heart attack, stroke or cancer. This money could be used to cover the cost of care for the children and any other expenses incurred as a result of the illness. Since we recognize the value that Wendy provides as a stay-at-home mom, there is no income requirement to purchase an *AIG CriticalCare Plus* policy.

Additional Sales Opportunities

Stay-at-home mothers are a great market for critical illness insurance. While many financial planners recognize the need for life insurance, there is a lack of recognition for the same protection in the event a critical illness prevents a mother from caring for her children. If you have clients who are full-time homemakers, talk to them about how *AIG CriticalCare Plus* can help provide an additional layer of protection for their families.

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#6

Case study:
Solutions for short-term problems

Vince Malone is a 33-year-old, self-employed businessman and is personally responsible for his insurance coverage. He has both health insurance and disability income insurance. In order to keep the premiums affordable, he has purchased a PPO plan with a \$2,500 deductible and maximum \$10,000 out-of-pocket co-pay. His disability policy has a 90-day elimination period.

**The Problem**

In the event that Vince becomes critically ill and is unable to work, he will incur a significant out-of-pocket expense before his coverage fully kicks in. The PPO plan could leave him with a \$10,000 debt to pay, which could be even larger if he goes outside the PPO network for care. And with his disability plan's 90-day elimination period, Vince could have to wait as long as four months without an income before he receives his first disability benefit check. With less than \$3,000 in his savings account, he is concerned about the potential liability he faces.

The Solution

AIG CriticalCare Plus from American General Life Insurance Company can provide Vince the additional cash he needs to cover his deductible, and get him through the elimination period if he is diagnosed with one of the covered critical illnesses. A \$20,000 or \$30,000 benefit would be sufficient to cover the liability and, given his age, the premium will fit reasonably in his budget.

Additional Sales Opportunities

Self-employed individuals are responsible for their own health insurance since they are not eligible for group insurance through a large employer. Comprehensive medical coverage can be expensive, and in order to keep this coverage affordable many self-employed individuals either increase their deductible or out-of-pocket co-pay maximums, or go to scheduled health plans where the premiums are lower but the individual's potential liability is increased. Critical illness insurance is a way to fill in the gaps should the individual suffer a heart attack, stroke, cancer or other covered conditions.

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#7

Case study:
Staying the course

Juan Rodriguez, a successful manager, is married to elementary school teacher Jennifer and has two children, ages 11 and 8. Juan has group life insurance at work as well as an individual term life policy. He wants to make sure that in the event of his death, there will be enough money for the family to continue their lifestyle and still pay for college for both of his children. But he's not as prepared as he believes.



The Problem

Juan has taken positive steps to protect his family in the event of a premature death; however, his policies would not protect his family if he suffers a critical illness and survives, but still experiences a loss of income.

According to the American Cancer Society, close to two-thirds of Americans diagnosed with cancer this year will survive at least five years. According to the American Heart Association, close to 60 percent of Americans who have a heart attack this year will survive.

Juan has established a savings plan to pay for his children's college education, but it is far from being fully funded. His life insurance policy protects his family if he dies, but he has not prepared for the possibility of a critical illness.

The Solution

AIG CriticalCare Plus from American General Life Insurance Company will provide an immediate benefit upon initial diagnosis of a covered critical illness. Juan would be allowed to put money into the savings fund for his children's college education and still pay the mortgage and other living expenses.

Without this protection, the family could be forced to take money from the college fund to cover living and medical expenses, devastating the years of hard work needed to build it up. Given that Juan's major concern is his children's college fund, the 15-year term plan would provide protection until his youngest child turns 23.

Additional Sales Opportunities

While the life insurance your clients currently have will take care of the family in the event of the insured's death, the question remains: What happens if the insured survives the illness? Your clients should determine how much money is needed to survive a possible recovery time of 6 to 12 months from a critical illness. Life insurance is designed to replace the permanent loss of income due to the insured's death; critical illness insurance is designed to cover financial needs until the insured is recovered and back to work. The amount of coverage needed will be less than the life policy face amount, but the need is just as great.

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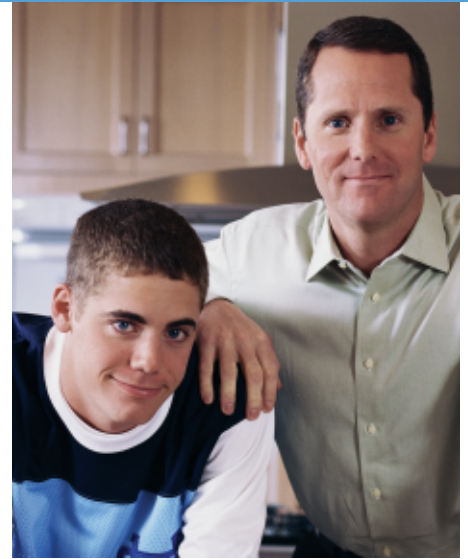
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#8

Case study:
Bridging the gap

Ron Hansen, a computer programmer, is a single father with an 18-year-old son who is preparing to go to college. Ron has taken out a \$100,000 loan with a 10-year payback to pay for his son's college education. He has purchased a 10-year term life policy with a \$100,000 face amount to ensure the payoff of the loan in the event of his death in the next 10 years.



#8

The Problem

What happens if Ron suffers a critical illness during the next 10 years and survives but can't work for a period of time? A critical illness such as a stroke, heart attack or cancer would generate medical and other related expenses at a time when his income will stop (after he used up his sick days and vacation days).

The Solution

AIG CriticalCare Plus from American General Life Insurance Company is the only critical illness product that offers protection for 10-, 15-, 20- and 30-year term plans.

In Ron's situation, he needs critical illness protection for the 10-year period of the loan, making the 10-year term plan ideal for his needs. By purchasing coverage strictly for the term of the loan, Ron is able to secure a more reasonable rate than if he purchased regular coverage and cancelled the policy when the loan was paid off.

Additional Sales Opportunities

AIG CriticalCare Plus term coverage is a perfect complement for your existing customers who have already purchased limited term life coverage. Whether the life insurance need was to cover a loan or some other personal obligation, the question remains, what happens if your customer suffers a critical illness and survives? The *AIG CriticalCare Plus* plan provides the answer to that question and at a more affordable cost.

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#9

Case study:
Protection for them

Rita Davis is an advertising copywriter and a single mother with two children ages 3 and 7 years old. During the week she takes the children to day care and her ex-husband, who lives 40 miles away, gets them every other weekend. Without any family living nearby, the children depend on her alone for their daily care. Rita carries long-term disability insurance through her employer in case something happens.



The Problem

Rita's long-term disability plan pays 60 percent of her salary if she becomes disabled and unable to work, which will meet her family's essential needs, but doesn't cover the additional cost of child care if she is not physically able to do so herself. With her parents and ex-husband living too far away to help on a daily basis, Rita realizes she can't provide adequate care for the children in the event of a disability. Her savings are limited and her only hope is that her ex-husband would be able to provide additional child support payments to cover these costs.

The Solution

AIG CriticalCare Plus from American General Life Insurance Company can provide the additional funds in the event Rita suffers from a covered critical illness such as heart attack, stroke or cancer. A lump sum payment would cover the additional costs associated with caring for her children if she is unable to do so, as well as help alleviate the stress associated with not having the money to properly care for her children.

In order to keep the premium more affordable, Rita can also choose the 15-year term plan which would provide coverage until the youngest child is in high school and old enough to drive. Another valuable option is the Benefit Extension Rider, which would allow Rita to maintain her coverage after an initial claim and be able to receive additional benefits in the future should she suffer a new critical illness or a recurrence of the original illness.

Additional Sales Opportunities

Single parents are especially vulnerable financially when a critical illness strikes. In many cases, they do not have sufficient savings to buffer them against an unanticipated increase in expenses and the stress they already face as a single parent will be magnified. Critical illness insurance is a logical method for providing money when it is needed most, upon diagnosis of the covered condition, and will provide peace of mind. *AIG CriticalCare Plus* is an excellent way to protect your clients in the event of a critical illness.

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#10

Case study:
Starting a new chapter

Sam Phillips, a 45-year-old sales manager and single father, has put his son through college and is now focused on working toward retirement. Sam has less than \$15,000 in savings, but over the years he has consistently contributed 6 percent of his income to the company's 401(k) plan. He is counting on those funds to provide his retirement income along with Social Security.

**The Problem**

If Sam survives a heart attack, stroke or cancer and finds he can't work, his personal savings do not provide an adequate safety net.

Furthermore, his company offers a long-term disability policy that will give him a net income of 45 to 50 percent of his gross salary, but it will not contribute to his 401(k) plan. With out-of-pocket expenses like medical co-pays and deductibles, Sam could owe up to \$5,000 and find himself withdrawing funds from his 401(k) just to make ends meet. While there is no penalty if the 401(k) money is withdrawn for a medical emergency before retirement, the money is still considered taxable income when it is withdrawn.

The Solution

AIG CriticalCare Plus from American General Life Insurance Company can provide the necessary funds to protect Sam's 401(k) plan from early withdrawal. It could also allow him to put additional money in his savings account to offset the loss of contributions to the 401(k) while he is not working.

A \$50,000 or \$100,000 benefit amount should be sufficient to protect Sam during the normal 6 to 12 months of recovery from a heart attack, stroke or cancer. Sam's retirement strategy is dependent solely on his ability to regularly contribute to his 401(k) plan and leave the money untouched until retirement. Any discontinuance of contributions or early withdrawal could be disastrous for him.

The benefit from the *AIG CriticalCare Plus* plan would allow Sam to focus on his recovery without the additional stress of financial burdens.

Additional Sales Opportunities

With the discontinuance of traditional company pension plans, the primary methods for retirement savings have become 401(k) plans, ESOP plans and IRAs. These "defined contribution plans" are dependent on consistent contributions from the individual to make them successful. Skipping contributions or having to take an early withdrawal to cover medical expenses can devastate your clients' best-laid retirement plans. *AIG CriticalCare Plus* is an excellent way to protect your clients from this very real possibility.

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