



Coverage for when you need it most

AIG CriticalCare Plus™ Insurance

Find out why *AIG CriticalCare Plus* insurance from American General Life Insurance Company (American General Life) can be a perfect fit for your family's financial plan.

Q. What is critical illness insurance?

A. Critical illness insurance is a product that provides a lump-sum payment upon diagnosis of a covered medical condition.

Q. I already have sufficient life insurance protection. Why do I need critical illness insurance?

- A. What would happen if you suffered a heart attack or stroke, or were diagnosed with cancer — and survived? With advances in modern medicine, the survival rates for these conditions have greatly improved over the last 10 to 20 years. For example:
- 60 percent of people diagnosed with cancer survive at least five years¹
 - 75 percent of people who suffer a heart attack survive at least three years²
 - 70 percent of people who suffer a stroke survive at least three years²

Q. I understand that life expectancy has increased, but I already have comprehensive major medical coverage. Why do I need critical illness insurance too?

- A. Major medical coverage provides reimbursement for covered medical expenses, but does not provide additional cash for expenses not covered by the plan. These expenses could include:
- Deductibles and co-pays for services covered by your plan
 - Any experimental treatments not covered by the policy
 - Charges incurred if you go outside the plan's preferred network for special treatment

If your condition prevents you from working, you could also experience a loss of earnings, which would not be replaced by your major medical coverage.

AIG CriticalCare Plus works with your life and disability coverage to help create a more secure future for your family.

¹ American Cancer Society, *Cancer Facts & Figures*, 2005

² American Heart Association, *Heart Disease and Stroke Statistics* – 2005 Update



Policy Highlights

- Pays a lump-sum benefit directly to you
- Covers a broad range of conditions
- Includes a death benefit
- Available for 10-, 15-, 20-and 30-year terms as well as for life

Q. I already have a disability insurance policy, so do I really need critical illness insurance?

- A. First, congratulations on your decision to insure your income in the event that you become disabled. Most disability policies have an elimination period of anywhere from 30 to 90 days; this is the period of time you must be disabled before you are eligible to collect benefits. Even with a 30-day elimination period, benefits are paid in arrears, so it would most likely be 60 days before you'd see your first benefit check.

The money from a critical illness plan is paid upon initial diagnosis of a covered condition and would help get you through your disability policy's elimination period. In addition, as a result of a critical illness, you will most likely incur additional expenses, which the benefits from your AIG *CriticalCare Plus* plan can help cover.

Q. How much AIG *CriticalCare Plus* coverage can I purchase?

- A. Coverage is available from \$10,000 (\$25,000 in Texas) to \$500,000. As a general rule, the maximum amount that you can purchase is five times your annual earned income. However, other financial obligations such as mortgages or other outstanding loans will be considered in the underwriting process.

Q. Do I need to take a medical exam to purchase this coverage?

- A. For benefit amounts of up to \$100,000, there is no required medical exam. For amounts in excess of \$100,000, a full paramedical exam is required and a full blood profile and urinalysis will be completed.

Q. If I have a cancer in situ or coronary artery bypass and receive a portion of the benefit amount, what happens to the remainder of the policy benefit?

- A. Your maximum benefit is reduced by the amount paid to you and the policy remains in force. The remainder of the benefit becomes your new maximum benefit.

Q. If I suffer a heart attack and receive the maximum benefit, does my policy terminate?

- A. With the base policy alone, your policy terminates when the maximum benefit is paid. However, AIG *CriticalCare Plus* offers an optional Benefit Extension Rider, which allows you to collect additional benefits for either:
- a new critical illness occurring at least 180 days after the previous illness; or
 - a recurrence of the same covered condition after a two-year treatment-free period.

Please review the terms of this rider for additional details regarding the benefit descriptions, limitations and exclusions.

Q. What happens to my policy at age 70?

- A. AIG *CriticalCare Plus* pays the full benefit for all covered conditions through age 70. At age 70, the plan continues for life with Loss of Independent Living as the only covered condition with full benefits payable.

Q. What is Loss of Independent Living?

- A. Loss of Independent Living is a covered condition under the AIG *CriticalCare Plus* policy. It is defined as the permanent loss of two or more of the six designated Activities of Daily Living (ADLs): bathing, eating, dressing, toileting, transferring and continence.

About American General Life Insurance Company

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company to help protect their families against the financial hardships that illness or death can bring about.

- The most prominent independent ratings agencies continue to recognize American General Life in terms of insurer financial strength; for detailed information about our ratings, please visit www.aigag.com/ratings
- We maintain a steadfast commitment to our clients and the advisers who help safeguard their security
- We're a member company of American International Group, Inc., one of the world's leading providers of financial services

The most prominent independent ratings agencies continue to recognize American General Life for its financial strength.

Q. I only need this protection until my youngest child is scheduled to graduate college 15 years from now. What plan would you recommend?

A. AIG CriticalCare Plus is the only plan that offers coverage designed to fit this need. Our 15-year term plan will provide coverage for this period of time and at a premium lower than the lifetime plan. AIG CriticalCare Plus is available for 10-, 15-, 20- and 30-year terms as well as for life.

Q. Can I get coverage for my spouse and children?

A. Yes! Your spouse can purchase an amount equal to or less than the amount you have purchased, and you can cover all your children — up to \$50,000 each, not to exceed the amount of your own coverage.

This is important coverage because if a child or spouse is ever diagnosed with a critical condition, you'll want to be there. The AIG CriticalCare Plus benefit can supplement your income for the time you take off work without pay, as well as cover many of the out-of-pocket expenses that may not be covered by your medical insurance plan.

Q. If I suffer a heart attack and die, will my spouse receive the benefits from the AIG CriticalCare Plus policy?

A. As long as the heart attack meets the definition under the policy, benefits from the plan will be paid to the named beneficiary on the application. There is no requirement in the plan that you survive a period of time after diagnosis to receive benefits.

Q. Are benefits received from a critical illness policy income-tax-free?

A. As a general rule, if insurance premiums are paid with after-tax dollars, then the benefits from the plan are received income-tax-free (based on current federal income tax laws). However, you should consult your personal tax advisor for a definitive answer to any insurance-related tax questions.

Q. Does my spouse receive any benefits if I die as a result of an accident?

A. AIG CriticalCare Plus includes a Return of Premium Benefit that will return all premiums paid to your named beneficiary if you die from a cause that is not a covered condition in the policy (less any benefits paid under the policy). In addition, the plan offers an optional Accidental Death and Dismemberment Rider, which would provide benefits in the event of an accidental death or dismemberment.

Q. Am I covered if I'm diagnosed with human immunodeficiency virus (HIV)?

A. AIG CriticalCare Plus offers an optional Medical Personnel HIV Rider for medical professionals. If a medical professional contracts HIV from an on-the-job accident and meets the terms as described in the rider, benefits will be paid in the same manner as any other covered condition in the policy.





Policies issued by:

American General Life Insurance Company

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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