

Immediate payout to fill a critical gap

AIG CriticalCare Plus™ Insurance



Critical illness health insurance

Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

WE KNOW LIFE.®

AIG® **AMERICAN
GENERAL**



The risk of developing a critical illness at any age is real. So are the benefits of *AIG CriticalCare Plus* insurance. They provide the immediate cash you need, to use any way you like.

Did You Know ...

Survival Is a Reality

- About 5.4 million stroke survivors are alive today, many of them with permanent stroke-related disabilities¹
- The average male has a 15 percent chance of developing leukemia before the age of 40²
- This year about 1.2 million Americans will suffer a heart attack — and nearly 60 percent will survive¹
- Over 1.3 million Americans will be diagnosed with cancer this year — and 64 percent of them are expected to survive at least five years²

The Cost of Surviving

- This year cardiovascular disease will cost Americans \$393.5 billion — the equivalent of \$1,353 for each man, woman and child in the country^{1,3}
- Over 50 percent of bankruptcies are medically related⁴
- The costs surrounding a cancer diagnosis average \$146,000 per patient²



George, 31, attorney
Leukemia
New homeowner

When George and his wife Sandra purchased their dream house, they wanted to make sure it would be a place to call home for many years to come. While they were applying for life insurance to help cover the mortgage if either of them passed away, their agent also suggested critical illness insurance, which could help protect their home in case of a costly health crisis. They each purchased a 30-year *AIG CriticalCare Plus* term policy — and three years later, when George was diagnosed with leukemia, their prudent decision paid off. His policy delivered a single-payment benefit of \$125,000, which helped them address all out-of-pocket treatment costs and compensate for lost income as they continued to meet their mortgage payments. Thankfully, George recovered from the illness, and he and Sandra were able to look forward to many more years in the home of their dreams.⁵



A Broad Range of Coverage

Your *AIG CriticalCare Plus* policy and applicable riders will pay a lump-sum benefit upon diagnosis of one of numerous conditions most likely to cause major lifestyle changes.

- Invasive cancer
- Coma
- Heart attack
- Stroke
- In situ cancer (25 percent)
- Coronary artery bypass (25 percent)
- Kidney failure
- Severe burns
- Paralysis (50 percent for paraplegia and hemiplegia)
- Loss of sight, speech or hearing
- Occupational HIV (medical professionals only)
- Major organ transplant
- Loss of independent living

After Allison and her husband divorced, her first priority was ensuring a bright future for her 11-year-old son Jeremy, who had aspirations to become an architect. Month after month, Allison diligently set aside funds to pay for her son's education, often sacrificing her own needs to help his dream come true. She also purchased a 10-year *AIG CriticalCare Plus* term policy to ensure that if she were ever faced with a critical illness, her son's college savings would be protected. When Allison suffered a stroke, the major medical coverage provided by her employer covered most expenses, but others — such as adaptations to their home to help her get around — had to be paid out-of-pocket. Fortunately, the \$75,000 benefit from her *AIG CriticalCare Plus* policy helped her address these expenses without tapping into her savings. Allison's recovery was slow and arduous, but years later, she was able to watch her son follow his ambitions and enter the college of his choice — without financial worries.⁵



Allison, 46, teacher
Stroke
Single mom

¹ American Heart Association, *Heart Disease and Stroke Statistics — 2005 Update*

² American Cancer Society, *Cancer Facts & Figures 2005*

³ U.S. Census Bureau, 2003 population estimate

⁴ "Illness and Injury as Contributors to Bankruptcy," *Health Affairs*, Winter 2005

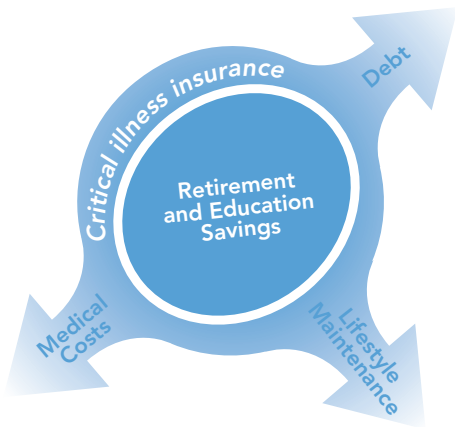
⁵ Not an actual case; presented for illustration purposes



Covering the Costs

Being diagnosed with a critical illness can generate costs far beyond medical expenses — costs that may or may not be covered by your traditional health plan. Critical illness insurance helps cover the costs associated with a critical illness diagnosis, leaving your retirement and family savings intact.

Direct costs can include:	Indirect costs can include:
Deductibles	Lost income
Co-pays	Lifestyle changes
Policy exclusions (such as experimental treatments)	Increased financial responsibilities
Out-of-network medical costs	Transportation and lodging for non-local treatment



- Access the best physicians
- Explore policy exclusions (such as experimental treatments)
- Choose alternative medical treatments
- Pay deductibles, co-pays and out-of-network charges
- Travel to out-of-state facilities for treatment

- Meet mortgage payments
- Pay personal or business debts
- Address increased financial responsibilities

- Compensate for lost income
- Take a family vacation
- Adapt to lifestyle changes

After 20 years in the corporate world, Tom decided to venture out on his own, investing in a franchise business with a strong track record of success. Tom had always been covered by his company's disability income insurance; however, after starting his own business, he was unable to find a carrier who would cover him. Fortunately, he was able to fill this gap with an *AIG CriticalCare Plus* policy. When Tom suffered a heart attack two years later, his policy not only covered his personal expenses, but also helped cover his business expenses such as rent, utilities and even employee salaries. In addition to protecting his family from any unnecessary financial burdens, Tom's *AIG CriticalCare Plus* policy provided the additional funds he needed to keep his business up and running until he was able to return to work.⁵



Tom, 43, franchise business owner
Heart attack
Ineligible for disability coverage



Wendy, 36, homemaker
Breast cancer
Full-time mother of two

Upon the birth of her second daughter, Wendy left her job as a nurse at a local hospital to be a full-time mom. The family was able to manage on her husband's income alone; however, they did have to make some adjustments in their lifestyle and weren't able to build up any savings. With no outside income, Wendy was ineligible for individual disability insurance; fortunately, she was able to purchase an *AIG CriticalCare Plus* policy. When Wendy was diagnosed with breast cancer six years later, the policy's single-payment benefit not only enabled her to arrange for day-care for her daughters, but also to fly her mother in from another city to help around the house. Thanks to *AIG CriticalCare Plus*, Wendy was able to continue taking care of her family even as she focused on her own recovery.⁵

As a successful orthopedic surgeon, Joan enjoyed a comfortable six-figure income — and with two kids at home and two in college, she needed every penny. To protect her family's lifestyle if she ever became disabled, she purchased the maximum amount of disability coverage for her income bracket; unfortunately, the monthly benefit fell short of covering her expenses. To fill in the gap, Joan also bought a \$250,000 *AIG CriticalCare Plus* policy with a Medical Personnel HIV Rider. Two years later, she suffered kidney failure, which left her unable to work for eight months. Joan's disability benefit would not have been enough for her family to get by on; fortunately, the benefit from her *AIG CriticalCare Plus* policy enabled her to continue meeting financial obligations without sacrificing her family's way of life.⁵



Joan, 45, orthopedic surgeon
Kidney failure
Maxed-out disability coverage



Discover the Benefits

Benefit Amounts	\$10,000 ⁶ to \$500,000
Available Coverage Periods	10 years, 15 years, 20 years, 30 years and Lifetime
Return of Premium	In case of the insured's death while the policy is in force, the named beneficiary will receive a refund of all premiums paid (less any benefits paid under the policy).
Loss of Independent Living	The full benefit payable for permanent loss of at least 2 out of 6 activities of daily living (bathing, dressing, toileting, transferring, continence and eating)
Preventive Care	Pays up to \$50 annually for a wide variety of medical tests.
Best Doctors ^{®7}	Free membership in Best Doctors, a service which provides qualified referrals should you decide to seek a second opinion
Benefit Period	100% coverage through age 70 except for the Loss of Independent Living Benefit, which continues at 100% for life
Family Protection	Coverage available for spouse and children
Optional Benefits	<ul style="list-style-type: none"> • Benefit Extension Rider:⁸ Pays an additional benefit upon diagnosis of a second medically related or unrelated critical illness, or a second and third recurrence of the same critical illness • Medical Personnel HIV Rider: Pays the full benefit to a medical professional upon diagnosis of HIV acquired in the course of work-related duties • Accidental Death and Dismemberment Rider: Protection in the event of an accidental death or dismemberment
United Network of Organ Sharing (UNOS)	Pays 25% of the benefit for a major organ transplant when the insured is entered into the national waiting list for organ transplants
Issue Ages	18 to 64

⁶ \$25,000 minimum in Texas

⁷ Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.

⁸ Benefit extension rider is not available for plans without a cancer benefit.

Rick had always loved to cook, and after years of coaxing from family and friends, he left his corporate job to open a fashionable downtown bistro. Committed to “doing it right,” Rick took out several loans to ensure his kitchen was well-equipped and his dining room elegantly decorated. At the same time, he also purchased a 20-year *AIG CriticalCare Plus* term policy to protect his investment even if a critical illness took him away from his duties. Two years after opening his doors, Rick suffered a heart attack. Unable to work for four months, he was grateful for the \$200,000 benefit from his *AIG CriticalCare Plus* policy, which not only enabled him to hire the extra help he needed, but also helped him continue his loan payments while his business adapted to the disruption. Fortunately, Rick made a full recovery and was soon back at the restaurant on a daily basis — and business was better than ever.⁵



Rick, 38, restaurateur
Heart attack
Business owner

Pre-existing Conditions, Limitations and Exclusions

Benefits payable are subject to all terms, conditions and exclusions of the policy. No benefits are payable for or on account of:

- A pre-existing critical illness until the policy has been in force for two years
- A critical illness occurring during the first 30 days of coverage, or the first 90 days of coverage for invasive or in situ cancer.⁹ However, an insured child born after the effective date of this policy will be covered from birth for the critical illnesses stated in the policy schedule.
- The insured's suicide or any attempt at suicide or intentionally self-inflicted injury or sickness or any attempted intentionally self-inflicted injury or sickness
- The insured's being under the influence of drugs or intoxicants, including those taken under the direction of a physician that are misused by the insured
- The insured's commission of or attempt to commit an assault or felony
- The insured's engagement in an illegal activity or occupation
- The insured's voluntary participation in any riot or civil insurrection
- Any illness specifically excluded from the definition of any critical illness
- Declared or undeclared war, or any act of declared or undeclared war (in the United States or Canada)
- Balloon angioplasty, laser relief or other like procedure
- Practicing or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is received

(Note: Not all benefits and exclusions are covered in every state. Please consult the policy form and outline of coverage for state variations.)

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

⁹The waiting period varies by state.



Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

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Policy Form Number 05130

Benefit Extension Rider 05137

Medical Personnel HIV Rider 05139

Accidental Death and Dismemberment Rider 05138

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

American General Life Insurance Company does not solicit business in the state of New York. Policies and riders not available in all states.

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