

There are many fine insurance carriers offering critical illness protection today. However, we feel that CriticalCare Plus insurance from American General Life Insurance Company is the best product on the market. Some competing companies can offer a few of the following features, but only CriticalCare Plus offers all of these features:

1. **Term Protection.** In addition to our lifetime version of the product, we can offer you the choice of 10-, 15-, 20- and 30-year coverage periods. Tailor the plan to your client's personal needs.
2. **Benefit Extension Rider.**<sup>1</sup> Provides additional protection following the first diagnosis of a critical illness. The Continuance feature allows us to pay a full benefit for a second and even a third critical illness diagnosis. The Recurrence feature allows for the payment of up to 50 percent of your original benefit for the subsequent diagnosis of the same illness, as long as your client satisfies a two-year treatment-free period.
3. **No Benefit Reduction at Age 65.** Our CriticalCare Plus policy pays full benefits through age 70.
4. **Loss of Independent Living.** Pays a full benefit if your client is unable to perform two out of six Activities of Daily Living. Where all other benefits of the policy terminate at age 70, this benefit remains in force for the client's lifetime with no increased premium charge.
5. **Occupational HIV Benefit Rider.**<sup>2</sup> For medical personnel only, this optional rider provides payment of a full benefit if the insured is exposed to blood or bodily fluid while performing the routine duties of his occupation and subsequently contracts HIV or AIDS.
6. **Best Doctors<sup>®</sup> Referral Service.**<sup>3</sup> A value-added benefit to our policy holders that provides them with access to more than 40,000 medical specialists for second opinion and consultation resources.
7. **ROP at Death.**<sup>4</sup> Full refund of all premiums paid in the event of a death from any other cause than one of the covered conditions.
8. **UNOS Partial Payment.** If your client needs an organ transplant, we pay 25 percent of the policy face amount once she is placed on the National Transplant Waiting List. The remaining 75 percent is paid once your client receives the transplant.
9. **Wide Range of Benefit Amounts.**<sup>5</sup> We offer benefits amounts from \$10,000 to \$500,000, issued in \$1,000 increments, giving you the option to offer the right amount of coverage for almost any client.
10. **American General Life Insurance Company** continues to offer the same commitment to quality service and innovative products that we have for the past 150 years. We continue to be recognized for financial strength by some of the most prominent independent ratings agencies. To view our current ratings, visit [www.americangeneral.com/ratings](http://www.americangeneral.com/ratings).

***Plus, competitive compensation!***

It's up to you. Now that you know the facts, you can decide  
whether you want to represent THE BEST – or the rest.

**Ready to work with THE BEST?**

Call **1-877-399-7747** or e-mail **[A&H.marketing@aglife.com](mailto:A&H.marketing@aglife.com)**

*For sales tools and ideas, **subscribe** to our A&H e-newsletter today!*

- <sup>1</sup> There will be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. The Benefit Extension Rider is only available on plans with cancer coverage included. The Benefit Extension Rider is not available in AR, GA, UT and VA.
- <sup>2</sup> The HIV Benefit Rider is not available in CA, GA, PA and SD.
- <sup>3</sup> Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.
- <sup>4</sup> The Return of Premium provision does not directly take into account the time value of money or the effects of inflation. This was taken into account when premiums were determined. The Return of Premium at Death Benefit is not available in IA, PA, TX and VA.
- <sup>5</sup> Minimum issue amount is \$25,000 in DE, IA, KS, OK., SC, VA, VT and WV.

Policies issued by:

**American General Life Insurance Company**

2727-A Allen Parkway, Houston, Texas 77019

CriticalCare Plus Policy Form Number 05130

Benefit Extension rider 05137

Medical Personnel HIV Rider 05139

Accidental Death and Dismemberment Rider 05138

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

Comprehensive medical coverage may be required in some states in order to apply for or maintain this policy. Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

American General Life Companies, [www.americangeneral.com](http://www.americangeneral.com), is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc., including AGL.

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