

- Benefits payable under an accelerated benefit rider may be taxable. If so, you may incur a tax obligation. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- We will send you an IRS Form 1099-LTC if you choose to receive an accelerated death benefit on account of a Chronic Illness or Terminal Illness or an IRS Form 1099-R if you choose to receive an accelerated death benefit on account of a Critical Illness.
- The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

Important Note Regarding the Critical Illness Accelerated Benefit Rider:

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Benefit Rider.

However, it is important to note the following:

- This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.
- An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

- Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.
- A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.
- If the life insurance policy to which your Chronic Illness Accelerated Benefit Rider is attached is a term policy, please note that the Chronic Illness Accelerated Benefit Rider will terminate with the policy if the policy terminates.
- If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

- If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.
- Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

American General Life Insurance Company offers a stand alone critical illness policy that provides separate benefits without affecting your life insurance. Your American General Life Insurance Company agent can provide you with details.

www.qualityoflifeinsurance.com

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Affordable, innovative life insurance you don't have to die to use.



Your Money

About 62.1%
of bankruptcies
occur due to
medical reasons.*

What if you suffer a major heart attack, stroke, or invasive cancer and don't die?

Would your family be able to maintain their standard of living if you were financially impacted by a serious illness?



Your Insurance

Traditional life insurance is designed to provide security for your loved ones in the event of your premature death...but what if you could get life insurance you don't have to die to use?

Take some time to speak with a representative today, while you're probably in good health and can qualify for this important coverage.



Your Choice

You choose how to use your life insurance:

- Life insurance to help take care of loved ones
- Accelerated Benefit Riders to help with the costs of serious illnesses or conditions
- Cash Value to help supplement your retirement income, or to help with other financial goals
- Disability Income Rider to help pay bills if you are unable to work



There are several factors to consider before deciding whether acceleration is right for you:

- Acceleration will reduce (or eliminate) the Insured Person's base life insurance benefit and policy values, if any. Depending on the amount you accelerate, this means there will be less (or no) benefit paid when the Insured dies.
- When filing a claim under a Critical Illness Accelerated Benefit Rider, the claimant must provide the Company a completed claim form within 365 days of the required Diagnosis by a Physician of an Insured Person's Critical Illness.
- When filing a claim under a Chronic Illness Accelerated Benefit Rider, the claimant must provide the Company a completed claim form within 365 days of the required Certification by a Licensed Health Care Practitioner of an Insured Person's Chronic Illness.
- If you are eligible, you will be offered the opportunity, when you receive your benefit election form, to purchase coverage to replace the amount accelerated. However, the costs of that coverage may be significantly higher.
- Coverage under the Rider terminates on the date coverage under the policy or any covered riders terminates. We encourage you to read your policy and advise you to consider your options carefully before ever letting your policy lapse for any reason, including the non-payment of premium, especially while an ABR claim is pending.
- If a benefit under an Accelerated Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect an Accelerated Benefit under a Policy. The Owner must complete an election form and return it to American General Life Insurance Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect an Accelerated Benefit under a Policy as to the same Critical Illness or Chronic Illness.

* Cambridge Health, Harvard University Medical Bankruptcies Rise, June 2009.