

CriticalCare Plus

It's about choices. It's about affording quality care. It's about financial security.

CriticalCare Plus critical illness insurance from American General Life Insurance Company empowers your clients to choose the care and treatment they prefer if diagnosed with a covered critical illness. The lump sum payment can make up the difference between what current health insurance plans will pay and the actual expenses incurred for the best specialists, physicians and hospitals as well as experimental drugs or therapies. The Best Doctors^{®1} membership is included at no additional cost, even helps your clients find the very best doctors.

CriticalCare Plus can be used to help cover a variety of living and medical expenses that may be incurred with a critical illness

diagnosis, such as:

- Medical co-payments and deductibles
- Treatment by specialists or hospitals not covered by health insurance plans
- Everyday living expenses such as the mortgage, bills and debts
- Experimental drugs or therapies

Help your clients rest easy knowing that if a covered critical illness occurs, they have access to the quality medical treatment they desire and can help cover living expenses during recovery.

PRODUCT SPECIFICATIONS

Policy Form	05130			
Underwriting	Fully underwritten Non-medical underwriting up to \$100,000			
Benefit Amounts	Minimum: \$10,000 Maximum: \$500,000 (\$150,000 if Benefit Extension Rider (BER) is selected)			
Benefit Period	The Lifetime benefit period provides 100% critical illness coverage to age 70. The 10-year, 15-year, 20-year and 30-year coverage periods provide 100% coverage until age 70 or the expiration of the coverage period, whichever comes first. Benefits are paid after 30-day waiting period has been met for all but invasive cancer and in situ cancer which has a 90-day waiting period. Loss of Independent Living is covered for the life of the policy at 100% after a 180-day waiting period has been met.			
Issue Ages	18 — 64 (age 59 for nicotine users and 10 year plans)			
Premium Bands	\$10,000 – \$50,000 \$50,001 – \$100,000 \$100,001 – \$500,000 (\$150,000 if BER is selected) Non-Tobacco and Tobacco rates			
Policy Fee	\$0.40 per collected premium on all modes except annual			
Modal Factors	Annual	Semiannual	Quarterly	Monthly
National	1.000	0.520	0.265	0.095
Coverage Periods	10-year, 15-year, 20-year, 30-year and lifetime			
Qualifying Events	<ul style="list-style-type: none"> ■ Invasive Cancer ■ Severe Burns ■ Major Organ Transplant ■ Coronary Artery Bypass (25%, up to a maximum of \$50,000, one time benefit) ■ Kidney (Renal) Failure ■ Stroke ■ Loss of Sight, Speech or Hearing ■ Paralysis – one time benefit (100% for Quadriplegia or 50% for Paraplegia or Hemiplegia) ■ Heart Attack ■ Coma ■ In situ cancer – one time benefit (25% up to \$25,000) ■ Up to \$50 per year health screening benefit <p>■ Loss of Independent Living: The full benefit payable for permanent loss of at least two out of six activities of daily living (bathing, dressing, toileting, transferring, continence and eating)</p>			
Family Protection	Coverage available for spouse and children			
Preventive Care Benefits	Provides benefits if the insured undergoes any of a variety of health screening tests. Up to \$50 per calendar year will be paid.			
Best Doctors[®]	Free membership in Best Doctors, a service that provides referrals should you decide to seek a second opinion			

¹ Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries. It is used under license.
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PRODUCT SPECIFICATIONS (continued)

Return of Premium²	In case of the insured's death while the policy is in force, the named beneficiary may receive a refund of all premiums paid (less any benefits paid under the policy)
UNOS	UNOS Benefit pays 25% of the benefit amount in advance of a Major Organ Transplant when the individual is placed on the United Network of Organ Sharing Scientific Registry (UNOS). The remaining of the major organ transplant benefit (75%) will be paid at the time of the actual transplant.
Benefit Extension Rider³ (Rider Number 05137)	Provides coverage for second additional diagnosis of a critical illness and delivers benefits beyond that of the base policy for: <ul style="list-style-type: none"> ■ a critical illness that is different from all previously diagnosed critical illnesses; or ■ a critical illness that is the same as a previously diagnosed critical illness; can provide benefits upon a second or third diagnosis.
Accidental Death and Dismemberment Rider³ (Rider Number 05138)	Protection in the event of an accidental death or dismemberment. The accidental death and dismemberment rider also includes a common carrier benefit.

² 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.

³ There may be a charge for each rider you select. See rider for details regarding the benefit descriptions, imitations and exclusions.

Policies issued by:

American General Life Insurance Company
2727-A Allen Parkway, Houston, Texas 77019

CriticalCare Plus Policy Form Number 05130

Benefit Extension Rider Form Number 05137

Accidental Death and Dismemberment Rider Form Number 05138

The underwriting risks, financial and contractual obligations and support functions associated with the 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 are not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. These product specifications are not intended to be all-inclusive of product information. Please refer to the policy and rider for complete details.

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

American General Life Companies, 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.

Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer. If uncertain, contact your American General Life Companies representative for assistance.

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