



Long Term
Disability Insurance

American General
Life Companies



What Would You Do Without Income?

Your greatest financial asset is your ability to earn income. If illness or injury leaves you unable to work, you could face a double disaster: lost income and higher living expenses that could result from your disability. How will you preserve your family's standard of living and your dreams for the future?

The answer is Secure Income Plus disability insurance—dependable coverage designed to ease your family's financial difficulties. It's a policy that can provide a regular monthly income², giving you income to help keep up with mortgage payments and other obligations while you focus on recovering.

Secure Income Plus: A Better Approach to Disability Insurance

Secure Income Plus offers a refreshing no-nonsense, no-surprises approach to disability insurance, with the ability to tailor coverage to meet your needs and your budget.

Guaranteed Price, Guaranteed Benefits

Secure Income Plus comes with two powerful guarantees:

- **Your premium will never increase.** You're completely protected against budget-busting premium hikes.
- **Your protection is guaranteed to last until age 65.** As long as you pay your premium, your coverage can't be taken away for any reason.

Premium Back at 65...or Earlier

Uneasy about paying premiums for coverage you hope you never need? We understand. That's why Secure Income Plus comes with a remarkable guarantee: If your policy is still in force when you reach age 65, you'll receive a full refund of all the premiums you've paid, minus any benefits you've received. If you need to cancel the policy before then and you have had the policy for at least three years, you'll receive a percentage of the premiums paid according to the length of time your plan was in effect.

Portable, Take-Anywhere Protection

Secure Income Plus is your insurance policy. You're free to change employers—or even careers—knowing the policy will be there protecting you every step of the way.

Flexible Coverage Options

Depending on your age and occupation, you may be able to select the length of time your benefits will last—from two to five years or all the way up to age 65. You can also choose the length of time before your disability income payments begin. This elimination period can be as short as 30 days or as long as 365 days. It's similar to a deductible: the longer the elimination period, the lower your premium.

¹ The return of premium provision does not take into account the time value of money or the effects of inflation.

² The cash value benefit is determined solely by terms stated in the policy. The cash value benefit increases each year that the policy is in force after the third policy year.

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

⁴ Available only with elimination periods of 30, 60 or 90 days. The elimination period must be the same for this benefit and the basic monthly benefit.

Additional Optional Benefits³

Secure Income Plus also offers several optional features that let you tailor your protection. While you can remove these features later, they can only be added to your policy when it's first issued.

- **Additional Monthly Income Benefit:** Delivers an amount in addition to the basic monthly income for the first six months in case of total disability⁴
- **Partial Disability Benefit:** If, following a total disability, you continue to qualify as partially disabled, one-half of your total disability benefits will continue to be paid for up to six months
- **Hospital Monthly Income Benefit:** Pays additional income for total disability if you're confined to a hospital; payable from the first day of hospital confinement
- **Accidental Death and Dismemberment Benefit:** Pays an additional lump sum benefit in the event of an accidental dismemberment or loss of life; any payment received under this benefit does not reduce any cash amount that might otherwise be payable



Pre-existing Conditions and Exclusions

Secure Income Plus does not provide benefits for disabilities arising from sickness or accidental injury incurred before the policy is in force. For costs and further details of the coverage (including benefit durations, exclusions, reductions and limitations, and the terms under which the policy may remain in force), contact your American General Life Insurance Company agent.

Table of Cash Value Percentages

Should you need to cancel the policy before you reach age 65, you'll still receive a percentage of the premiums you've paid, according to the length of time your policy is in effect.

		Issue Age																																	
		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
End of Policy Year	3	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
	5	12	12	12	12	12	12	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	16	16	16	17	18	18	19	20	21	
	10	21	22	22	23	24	25	25	26	27	28	29	30	31	32	33	34	35	36	37	38	40	41	43	44	46	47	49	51	54	56	59	62	65	
	15	31	32	33	35	36	37	38	39	41	42	43	45	46	47	49	51	52	54	56	58	60	62	64	66	69	71	74	77	81	85	89	94	100	
	20	40	41	43	44	46	47	48	50	52	53	55	57	58	60	62	64	66	69	71	73	76	78	81	85	88	92	96	100						
	25	50	50	52	53	55	57	59	60	62	64	66	68	71	73	75	78	80	83	86	89	92	96	100											
	30	60	60	61	63	65	67	69	72	74	76	79	81	84	87	90	93	96	100																
	35	70	70	72	74	77	79	82	84	87	90	93	96	100																					
40	80	82	85	88	91	94	97	100																											

The insured will receive all the premiums paid into the policy at age 65, minus any benefits paid while the policy is in effect. If the policy is discontinued before age 65 or the insured dies, a fixed percentage of all premiums paid, minus any benefits paid, will be returned according to the cash value schedule this table contains most cash value percentages but not all.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, TX 77019

Secure Income Plus Policy Form Numbers 02114 and 02115
Accidental Death and Dismemberment Rider 02081
Additional Monthly Income Rider 02080
Hospital Income Rider 02082
Partial Disability Rider 02083

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. 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. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

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.

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.

American General Life Companies offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of its customers throughout the United States.

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