

Coverage for When You Need it Most

Secure Income PlusSM

Find out why Secure Income Plus insurance from American General Life Insurance Company (AGL) can be a perfect fit for your family's financial plan

Secure Income PlusSM

Long-term disability insurance offers financial peace of mind

Policies issued by:
American General Life Insurance Company



Q. What happens to my plan at age 65 if I don't have any claims?¹

A. The plan has a built in cash value benefit. If you pay premiums until age 65 and don't file any claims, 100 percent of premiums paid will be returned to you.

Q. Do I have to pay taxes on this cash value benefit?

A. No. Since this is a return of premium, and as long as the premiums were not deducted when paid, the return of these premiums is received income tax free.¹

Q. Why do I need disability insurance if Social Security offers benefits if I become disabled and can't work?

A. The definition for Social Security disability is extremely strict. In addition, the waiting period before you are eligible for benefits is five months, and in most cases, it will take well over one year before you receive your first payment.

Q. Do I have to take a medical exam to obtain this insurance?

A. If you are age 45 or younger, you can purchase up to \$2,500 a month of coverage with the completion of the application and a telephone inspection. Between the ages of 46-50, an exam is required for benefit amounts in excess of \$1,500 a month.



Policy Highlights

- Non-cancelable and guaranteed renewable to age 65, premiums cannot be raised and benefits cannot be reduced
- Available for White, Gray, and Blue collar risks
- Optional riders to enhance coverage ²
- Return of premium feature ^{1,3}
- Non-medical underwriting up to \$2,500 per month benefit for applicants through age 45

Q. How long are benefits paid if I become disabled?

A. The plan has three benefit period options: two years, five years, and to age 65. The five-year and to age 65 plans are only available to individuals in occupation classes 4A and 3A.

Q. What are the elimination periods?

A. On the two-year benefit period, available elimination periods are 30, 60, 90, and 180 days. On the five-year and to age 65 benefit periods, available elimination periods are 60, 90, and 180 days.

Q. Can you explain why there are differences based on occupation class?

A. An individual's occupation and job duties will determine the premium as well as the benefits that are available. An individual is initially considered disabled and eligible for benefits if they are unable to perform the duties of their occupation and are not working in another occupation. An individual in an executive position will for example most likely be able to do his or her job if he or she had major knee surgery after a short recovery. However, an individual in a job such as carpenter or plumber would need a much longer period of time before returning to work and thus would be on claim for a longer period of time. Factors such as the physical duties of the job, stability of income, and risks of injury in the job are all factors in determining the occupation class. Classes 4A and 3A are typically white collar workers, and classes 2A and A are typically blue collar workers.

Q. What is the maximum benefit I can purchase?

A. The maximum amount is based on your current income. The benefit is a percentage of your gross income starting at about 60 percent and reducing to 40-50 percent at higher income levels.

The policy provides these maximum benefit amounts:

Class	Maximum Issue Amounts
4A	\$10,000 per month
3A	\$ 7,500 per month
2A	\$ 5,000 per month
A	\$ 2,500 per month

Q. Why aren't you replacing 100 percent of income?

A. The benefits are received income tax free so there is a need to factor in taxes when determining the income that needs to be replaced. In addition, the objective of disability insurance is to provide sufficient income to help pay bills and maintain a reasonable lifestyle until you can return to work. If 100 percent of income was replaced there would be no incentive to return to work from a disability which would result in longer claims and ultimately higher premiums for everyone.

Q. Do I still have to pay premiums when I am disabled?

A. No. If total disability continues uninterrupted for 90 days, or the elimination period, whichever is longer, then the company will refund all premiums paid during this period and waive the payment of premiums while you remain disabled and are receiving benefits under the policy.

Q. If I had a previous back problem, can I obtain coverage?

A. Each case is individually underwritten, and the decision will be based on the severity of the problem, how long ago the problem occurred and the status of recovery. There is flexibility in the underwriting so that coverage can be offered with a premium rating to reflect the increased risk and/or an exclusion rider which would exclude benefits for claims resulting from a previous condition but covers all other claims.

Q. I purchased a two-year benefit period plan and received benefits for a claim lasting one year. Do I only have one year of benefits remaining in my policy?

A. No. The two-year benefit period is for each claim. If, after returning to work full-time, you at a later date suffer a new covered disability, then you will have a new elimination period to satisfy and a two-year benefit period for the new claim.

Q. What if, after returning to work, after one year I suffer a relapse and am unable to work again, what happens to my policy?

A. If within six months of returning to work, you suffer a relapse from the same condition that benefits were previously paid, it is considered a continuation of the original disability. In that case you would not have to satisfy a new elimination period, and benefits would be payable immediately. However, in the above example you would have used one year of benefits on a two year benefit plan and would thus have one year of benefits remaining.

Q. What happens to my benefits if, as part of my recovery, I return to work on a part-time basis after being totally disabled, and I'm only being paid for the hours I work? ²

A. The Partial Disability Rider, if added to the policy, will pay 50 percent of the benefit for up to six months after a period of total disability. This rider allows you to ease yourself back to full-time status after a period of total disability without suffering financially when you are working part-time.

Q. If I cancel my policy after 10 years and never filed a claim do I lose all the money I paid in premium?

A. The policy's cash value is based on a schedule which returns 10 percent of premium after the policy has been in force for three years and then 100 percent at age 65, less any claims paid. The percentage varies based on the insured's issue age. After 10 years, if there were no claims, the insured will receive a percentage of premiums returned (i.e., Issue Age 40 the return is 43 percent of premium paid).

Q. If I am in a new job with an upgrade in job classification, can my policy premium be adjusted to reflect this change?

A. An upgrade will be considered when you have been in the new occupation for at least six months and the change appears to be permanent. Evidence of insurability will be required.

Q. What if my new job is a downgrade in occupation class?

A. The premiums and benefits in the policy will not be affected by any downgrade in occupation class.

Q. Can the company ever increase the premium on this policy?

A. The policy premiums and benefits cannot be changed through age 65 since this policy is non-cancelable and guaranteed renewable.

Q. Am I covered if I become disabled while on vacation outside the United States?

A. You are covered 24 hours a day, 7 days a week, anywhere in the world. However, you will need to be evaluated by a licensed physician when you return to the United States.

- 1 Based on current federal income tax laws, the return of premium does not directly take into account the time value of money or the effects of inflation. This was taken into account when the premiums were determined.
- 2 See the riders for details regarding the benefit descriptions, limitations and exclusions. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax adviser.
- 3 The insured will receive all the premiums paid into the policy at age 65, minus any benefits paid when the plan was 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.

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Secure Income Plus Policy Form Number 02114 (5 years; and to age 65); 02115 (2 years)

Additional Monthly Income for Total Disability Rider 02080

Accidental Death and Dismemberment Rider 02081

Hospital Monthly Income for Disability Rider 02082

Partial Disability Benefit Rider 02083

Secure Income Plus does not provide benefits for disabilities arising from sickness or accidental injury incurred before the policy is in force. Benefit rates and exclusions vary by state. 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.

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 not available in all states.

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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.

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