

## MEMORANDUM:

# CriticalCare Plus<sup>SM</sup>

The best critical illness product on the market –  
And we can prove it!

There are many fine insurance carriers offering critical illness protection today. However, we feel that CriticalCare Plus 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.** 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.** 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.** A value-added benefit to our policyholders that provides them with access to more than 50,000 medical specialists for second opinion and consultation resources.
7. **ROP at Death.** 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. **Multiple Markets.** We offer a critical illness product to serve both your individual and worksite sales efforts. Minimum issue is \$10,000; maximum issue is \$500,000. And, if you need a true group version of the product — even one on an "association" chassis — we can facilitate your needs.
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. Our financial strength ratings from leading independent rating agencies are excellent.

### Plus:

- One set of eyes regarding underwriting
- Multicultural marketing support in multiple languages including Spanish and Chinese
- 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.

Policies issued by: American General Life Insurance Company 2727-A Allen Parkway, Houston, Texas 77019; Product Name 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.

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