

A real story* of how Quality of Life...Insurance helped one of our customers:



Stacie Starkey

Stacie Starkey bought a Quality of Life...Insurance policy from American General Life Insurance Company in 2005. In November of that year, she was diagnosed with invasive cancer at age 39.

Stacie had group health insurance and an American General Life Insurance Company cancer policy in addition to her Quality of Life...Insurance policy. After discussing her qualifying critical illness and her options with her agent, she chose to “accelerate” her life insurance benefit under an accelerated benefit rider included for no additional premium cost in her Quality of Life...Insurance policy.

Stacie accelerated \$100,000 of her life insurance benefit and accepted the company’s offer of \$80,402 in cash today instead of the full life insurance payment at her death.

“Because of the Quality of Life...Insurance policy that we carried, I was able to get the best treatment instead of stopping to think about the cost of the treatment – that was never an issue.”

Stacie was able to leave a high-stress job and spend more time with her family. Her husband was also able to make a career change because he didn’t have to worry about how the family was going to make ends meet while Stacie was receiving treatment.

“My husband was able to be there and help take care of me when I was recovering. I don’t know if he could have afforded to do that without the Quality of Life policy and the benefits it offered.”

Stacie’s Quality of Life...Insurance policy allowed her to do even more than just focus on her treatment. Because Quality of Life...Insurance allowed her to decide how to spend her benefits, Stacie and her husband were able to use the \$80,402 for whatever they preferred – not only for medical needs.

“I would recommend Quality of Life to anybody that doesn’t have it already...It’s a great policy to have, and you don’t have to die to benefit from this.”

*As told to members of the Home Office Consumer Solutions staff, August 2008.

Life insurance offered with a no-cost accelerated benefit rider is not 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 accelerated benefit riders will reduce the amounts available for future acceleration under that rider or any of the others. Acceleration will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs. The amount received after acceleration may be less than what is needed to cover all of the costs associated with an illness or condition. Even though accumulated funds may be available to supplement retirement, they should not be relied upon as a significant source of retirement income. Your agent can provide you with details.

The actual benefit payable under an accelerated benefit rider for any given occurrence of a covered illness or condition will not be known until the time of claim*. The amount of the offered benefit will, in significant part, be dependent upon any change in mortality of the Insured Person in question between the time the applicable life insurance policy with an accelerated benefit riders was underwritten and the time any particular accelerated benefit rider claim is filed and considered. Changes in health and other factors will have varying effects on the mortality of different persons. Circumstances will vary among individual Insured Persons. You can choose to accept or reject the offer at that time.

Stacie Starkey's payout amount is not typical, but was based on her personal health situation. This is not a paid testimonial and does not represent the experience of all clients, nor does it guarantee future performance or success. The speaker is not affiliated with the Company.

Rider names and definitions may vary by state.

* Other rules may apply for defined benefits, if available.
See you policy if applicable

Important Consumer Disclosures Regarding Accelerated Benefit Riders

Disclosures Applicable to the Accelerated Benefit Rider

- (1) When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness under an Accelerated Benefit Rider, the claimant must provide to the Company a completed claim form which must be received at its Home Office within the time frame specified in the Rider.
- (2) If a benefit under an Accelerated Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Flexible 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 a Flexible Accelerated Benefit under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.

Disclosures Applicable to the Critical Illness Accelerated Benefit Rider, Chronic Illness Accelerated Benefit Rider, and Terminal Illness Accelerated Benefit Rider

- (1) 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.
- (2) 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.
- (3) 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.

Disclosures Applicable to the Accelerated Benefit Rider and to the Critical Illness Accelerated Benefit Rider, Chronic Illness Accelerated Benefit Rider, and Terminal Illness Accelerated Benefit Rider

- (1) The failure to provide a required claim form and a required election form within the periods set forth for each in a Policy may preclude payment of a benefit.
- (2) 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.
- (3) 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.
- (4) See your policy for details. Policies issued by:
American General Life Insurance Company
2727A Allen Parkway, Houston, Texas 77019



www.qualityoflifeinsurance.com

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