



Quality of Life...Insurance®

Mr. Mixi Li bought a Quality of Life... Insurance policy from American General Life Insurance Company in 2010.

Mr. Li was healthy at the time he purchased his life insurance coverage. Mr. Li purchased a \$150,000 universal life policy and a \$500,000 term policy which meant he had the needed life insurance protection plus living benefit protection under the Accelerated Benefit Riders that were automatically included with his policies at no additional cost.

Almost two years later, Mr. Li was diagnosed with cancer of the nasopharynx (nasopharyngeal carcinoma). He was only 48 years old.

Mr. Li met with his agent, and discussed his qualifying critical illness and the options available to him under his policies. Mr. Li chose to accelerate his life insurance benefit under an available accelerated rider.

Remember, this accelerated benefit rider was included for no additional premium cost in each of his Quality of Life... Insurance policies. Mr. Li accelerated both his term and his universal life policies, and accepted the company's offer in cash today instead of the full life insurance payment at

his death. Mr. Li received \$430,378.54 from his term policy, and \$129,622.39 from his universal life policy for a total benefit of \$560,000.93.*

At the time of his diagnosis, Mr. Li owned a small business that took up much of his time. He also had a son who was getting ready to start college.

With the money he received, Mr. Li was able to stop working so he could focus on more important things. His family didn't have to worry as much about making ends meet while he was not earning an income. In fact, Mr. Li was able to use the money to completely pay off his mortgage and take care of his son's college tuition. His wife was also able to leave her job so she could help take care of him while he was undergoing cancer treatment.

Today, Mr. Li is a cancer survivor. Because he was able to pay off his mortgage, he and his wife are able to live without the burden of that debt. Mr. Li says that he enjoys spending time with his family, taking walks on the beach and just enjoying life. He is thankful that he purchased these policies from American General Life. He is also very appreciative of his agent and often shares his story in his community.

“Having this money made a big difference to my family and me.”

Quality of Life...Insurance. Offering quality of life when you need it most.

*Mixi Li's benefit amount is not typical, but was based on his personal health situation. Your results will vary.

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.

Important Consumer Disclosures Regarding Accelerated Benefit Riders Disclosures Applicable to Critical Illness Accelerated Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Benefit Rider

(1) When filing a claim for Critical Illness under the Critical Illness Accelerated Benefit Rider, Terminal Illness under a Terminal Illness Accelerated Benefit Rider, Chronic Illness under the Chronic Illness Accelerated Death Benefit Rider, the claimant, except as otherwise provided in the applicable rider, must provide to the Company a completed claim form which must be received at its Administrative Center within the time frame specified in the rider, if any.(2) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Critical Illness or Chronic Illness, the accelerated benefit may be zero.(3) The failure to provide a required claim form and a required election form (with the requested attachments) within the periods set forth for each in a Policy, if any, may preclude payment of a benefit.(4) Benefits payable under an accelerated benefit rider may be taxable. 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.(5) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you 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.(6) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$1,500,000. (7) See your policy for details.

Disclosures Applicable to the Critical Illness Accelerated Benefit Rider and the Terminal Illness Accelerated Benefit Rider Only

(1) If a benefit under the Critical Illness Accelerated Benefit Rider or Terminal Illness Accelerated Benefit Rider is payable and the Owner elects to receive such benefit, the Owner must complete an election form and return it to the 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 under such riders.

Disclosures Applicable to the Accelerated Benefit Rider Only

(1) If a benefit under the Accelerated Benefit Rider is payable and the Owner elects to receive such benefit, the Company will provide the Owner with one (1) opportunity to elect a Flexible Accelerated Benefit and/or a Defined Accelerated Benefit, if applicable, under the Policy as to such Qualifying Event. To make such an election, the Owner must complete an election form and return it to AGI within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect a Flexible Accelerated Benefit and/or a Defined Accelerated Benefit, if applicable, under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.

Disclosures Applicable to the Chronic Illness Accelerated Death Benefit Rider Only

(1) For a claimant to be able to elect an Accelerated Benefit under the Chronic Illness Accelerated Death Benefit Rider, such claimant must have been certified as Chronically Ill within the past twelve (12) months by a Licensed Health Care Practitioner. Where an Accelerated Benefit under such a rider is paid periodically, such written certification must be renewed by a Licensed Health Care Practitioner every 12 months. Important Notice Regarding the Chronic Illness Accelerated Death Benefit Rider (California Only) There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.



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.

However, it is important to note the following:

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy. An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits: Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates. A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage. If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance. If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death. Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility. If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will terminate also.

Rider names and definitions may vary by state.

Endorsements/testimonials should not be construed as a recommendation to purchase, or an indication of the value of any product or service. The speaker of the endorsement/testimonial is not affiliated with the Company nor was monetary consideration provided.

Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.

www.qualityoflifeinsurance.com

Policies issued by: American General Life Insurance Company (AGL). Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are subject to the claims-paying ability of the issuing insurance company. American General does not solicit business in the state of New York. AGL is a member of American International Group Inc., (AIG). AIG does not underwrite any policy described herein. Policies and riders not available in all states. Please refer to the policy for complete details. For Policy Forms ICC14-14523, 14523, ICC14-AGLA 12UGC, AGLA 12UGC, ICC14-14579, 14579, ICC14- 14888, 14888 and Riders: ICC10 AGLA ABR or AGLA ABR, AGLA04CRIR, AGLA04TIR, AGLA04CHIR, ICC14- 14018, 14018, AGLA 05AD2, ICC14-14390, 14390, AGLA 05AHC, ICC11 AGLA ICIIAR, AGLA ICIIAR, ICC11 AGLA PRIAR, AGLA PRIAR, ICC14-14002, 14002, 14306, ICC14-14001, 14001.