

AIG CriticalCareSM Insurance

Coverage For When You Need It Most



Policies issued by:
American General Life Insurance Company
A member company of American International Group, Inc.

WE KNOW LIFE.SM

Insurance Specialties LLC
Highway 37 North
PO Box 275
Purdy MO 65734

AIG **AMERICAN
GENERAL**



Bridging a Critical Gap

Even though we do our best to maintain a healthy lifestyle, the possibility of suffering a critical illness before age 65 remains a reality. Fortunately, with recent breakthroughs in medical technology, many serious conditions are approaching unprecedented survival rates.

While the chances of surviving a critical illness are greater than ever, living with the condition can create severe financial hardships.

- Traditional health insurance plans cover medical expenses, but costs such as insurance deductibles, child care, travel to and from treatment facilities, and short-term home health care must often be paid out-of-pocket by the patient.
- While disability insurance policies will replace lost income, they may require a lengthy waiting period to take effect.

AIG CriticalCare supplemental medical insurance was designed to help cover the additional expenses associated with a critical illness diagnosis.

- The benefit is paid directly to you to use as you see fit — regardless of what is covered by your other insurance plans.
- Whether you use the single-payment benefit for additional treatment-related costs, to replace lost income or to transport a loved one from another city, critical illness insurance helps alleviate financial burdens associated with your treatment — so you're better able to maintain your way of life and focus on recovery.

About AIG CriticalCare Insurance

At AIG American General, we know when an illness arises, your needs are as individual as you are. That's why we designed *AIG CriticalCare* supplemental medical insurance to ensure flexibility through a single benefit paid directly to the policy holder. It's coverage you can count on when you need it most!

- The benefit is received in a single payment.
- The policy is renewable to age 75.
- While other policies may cover only two or three illnesses, *AIG CriticalCare* insurance covers a broad range of conditions most likely to cause major lifestyle changes.
- You'll have the additional advantage of free memberships in a discount healthcare provider network and a physician referral service.
- As part of our Voluntary Benefits program, *AIG CriticalCare* insurance offers you the convenience of payroll deduction and the security of portable coverage.

We all hope we'll never have to face a critical illness. But if it does happen, the odds of survival are greater than ever before. And with coverage under *AIG CriticalCare* insurance, you can better manage your financial concerns and focus on recovering — your way.

AIG CriticalCare Insurance Benefits

Your AIG CriticalCare policy will pay a single-payment benefit (minimum \$10,000) directly to you upon diagnosis of one of the conditions listed below. Payouts are subject to a maximum benefit, which depends on the level of coverage selected. Benefits are reduced 50 percent on the latter of your 65th birthday or 5 years from the date the policy was issued.

- Invasive cancer
- In situ cancer (25%)
- Heart attack
- Stroke
- Kidney failure
- Coma
- Coronary artery bypass (25%)
- Loss of sight, speech or hearing
- Major organ transplant
- Paralysis (50% for paraplegia and hemiplegia)
- Severe burns

In addition, a preventive care benefit of up to \$50 per year, which does not apply toward the maximum benefit, will be paid for a variety of tests, x-rays and endoscopic examinations.

Additional Features

- **Benefit Extension Rider:** (1) Pays a benefit on a second or third critical illness if diagnosed 180 days or longer after an initial claim is made, with a maximum benefit of three times the base policy amount, and (2) pays a benefit on the second diagnosis of the same critical illness if occurrence is separated by a two-year treatment-free period.
- **Severe Acute Respiratory Syndrome (SARS) Rider:** Pays a benefit in the event of a SARS diagnosis (optionally renewable).
- **Discount Healthcare Provider Network Endorsement:** Provides a free membership in a discount healthcare provider network.
- **Second Opinion Service:** Provides a free membership in a medical care provider referral service should you want a second opinion.

Preexisting Limitations and Exclusions

- No benefits are payable for (a) preexisting critical illness until the policy has been in force for two years, or (b) a critical illness occurring during the first 30 days of coverage or the first 90 days of coverage for invasive or in situ cancer.
- Benefits payable are subject to all of the terms and exclusions of the policy.

Survival is a reality

- Over 1.3 million Americans are expected to be diagnosed with cancer in 2004, and 63 percent are expected to live at least 5 years.¹

¹ American Cancer Society, *Cancer Facts & Figures*

- In 2004, approximately 1,200,000 Americans will experience a first or recurring heart attack, and nearly 60 percent will survive.²
- Each year, about 700,000 Americans experience strokes — and 70 percent survive.³

² American Heart Association (AHA), *Heart Disease and Stroke Statistics*

³ AHA, *Heart Disease and Stroke Statistics*

About American General Life

The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength and claims-paying ability. Both A.M. Best and Standard & Poor's Corp. have assigned their highest ratings to American General Life.

Clients have long been entrusting their hopes and dreams to American General Life, part of the American International Group (AIG) global financial network. The key to our success is simple — a steadfast commitment to our clients and the advisors who safeguard their security. That commitment has been our highest priority for many years and continues to drive our business as we look to the future.

Over the years, American General Life has helped millions of Americans protect their families, their lifestyles and their plans for the future. With AIG CriticalCare insurance, you have the security of knowing you'll have the reliable coverage you need — when you need it most.

The choice is yours.



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GENERAL**

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*A member company of American International Group, Inc.
2727-A Allen Parkway, Houston, Texas 77019*

AIG CriticalCare Policy Form Number 03800

The underwriting risks, financial obligations and support functions associated with the products issued by American General Life Insurance Company (American General Life) are solely its responsibility. American General Life is responsible for its own financial condition and contractual obligations.

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Insurance Specialties I.I.C
Highway 37 North
PO Box 275
Purdy MO 65734