

There are several factors to consider before deciding whether acceleration is right for you:

- Acceleration will reduce (or eliminate) the Insured Person's base life insurance benefit and policy values, if any. Depending on the amount you accelerate, this means there will be less (or no) benefit paid when the Insured dies.
- When filing a claim for Qualifying Critical Illness or Qualifying Chronic Illness, 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.
- If you are eligible, you will be offered the opportunity, when you receive your benefit election form, to purchase coverage to replace the amount accelerated. However, the costs of that coverage may be significantly higher.
- Coverage under the Rider terminates on the date coverage under the policy or any covered riders terminates. We encourage you to read your policy and advise you to consider your options carefully before ever letting your policy lapse for any reason, including the non-payment of premium, especially while an ABR claim is pending.
- The SelectChoice Accelerated Benefit Rider allows the Owner to receive a portion of the insured's life insurance benefit during the insured's lifetime as either a defined or flexible benefit.
- The Defined Accelerated Benefit (DAB) is an optional benefit which provides for payment of a predetermined portion of the applicable life insurance benefit upon the occurrence of a Qualifying Event.
- The Flexible Accelerated Benefit (FAB) provides for acceleration of all or a portion of the remaining life insurance benefit that may be accelerated after any DAB is paid. Any portion of the life insurance benefit that is elected to be accelerated as a FAB is subject to an actuarial discount, administrative charge, and payment of any unpaid but due policy premiums and will always be less than the portion of the base life insurance benefit accelerated. The amount offered as a FAB is determined by the company after a claim is submitted and, when accepted, is payable to the Owner as a lump sum.
- 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 the 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.
- Benefits payable under an accelerated benefit rider may be taxable. If so, you may incur a tax obligation. Neither American General Life Insurance Company (AGL) 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.

- 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.

Please note: The life insurance offered with a SelectChoice Accelerated Benefit Rider is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under the rider will reduce the amounts available for future acceleration under it and any other Accelerated Benefit Rider attached to the policy. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs. In some cases, such reductions can result in policy termination. Any benefits paid under the rider may be less than what is needed to cover all of the costs associated with an illness or condition.

We offer a stand alone critical illness policy that provides separate benefits without affecting your life insurance. Your agent can provide you with details.

www.qualityoflifeinsurance.com

Policies issued by: American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. ©2014. All rights reserved. Not all riders available in all States; riders may vary by State. For Policy Forms AGLA05AHO, AGLA04174 and AGLA01162 and riders AGLA05AHA, AGLA05AHB, AGLA05AHC, AGLA05AHG, AGLA05AHP, AGLA04CRIR, AGLA04TIR, AGLA04CHIR, AGLA AB2 and State variations. This policy has exclusions and limitations. For costs and complete details, contact the company. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company are its responsibility. American General Life Insurance Company 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.

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Quality of Life...Insurance®

Your Money. Your Insurance. Your Choice.



SelectChoice Accelerated Benefit Rider

Living Benefits
From Life Insurance



SelectChoice Accelerated Benefit Rider

Even with the best plans, sometimes the unexpected can happen—such as a serious illness or condition.

The costs associated with treatment, as well as possible income lost if you are unable to work, can threaten your quality of life.

Quality of Life...Insurance®
is designed to let you use
your life insurance benefits
when you need them most.

It can help to pay for the costs of treatment for qualifying illnesses or conditions—or any other expenses.

It does this by including, for no additional premium, a valuable rider that allows you to access your base life insurance benefit while you are alive if you have a qualifying illness or condition.



The maximum amount of life insurance benefit that may be accelerated is subject to the Maximum Elected Death Benefit, which is the lesser of the current life insurance benefit or a lifetime maximum amount of \$1,500,000.

The following are Qualifying Events under the SelectChoice Accelerated Benefit Rider:



Critical Illness

The following qualifying critical illnesses or conditions are defined in the rider:

- Major Heart Attack
- Coronary Artery Bypass
- Stroke
- Invasive Cancer
- Blood Cancers: Leukemia, Lymphoma and Multiple Myeloma
- Major Organ Transplant
- End Stage Renal Failure
- Paralysis
- Coma
- Severe Burn

Benefit eligibility is subject to limitations and/or Waiting Period, Elimination Period and exclusion requirements. Please read the rider carefully for a complete definition of benefits and the conditions.

Chronic Illness

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the insured is diagnosed with a chronic illness or condition. A qualifying illness is an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and affects the insured person as described in the rider so that he or she:

- Is unable to perform at least two Activities of Daily Living (ADLs); or
- Requires substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment.

Activities of Daily Living:

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

Terminal Illness

A qualifying terminal illness is an illness or physical condition that is diagnosed and certified by a physician to be reasonably expected to result in the insured's death within 24* months from the date of certification.

* 12 months in Florida