



Here's a real story* of how Quality of Life...Insurance worked for one of our customers:

Stacie Starkey bought a **Quality of Life...Insurance** policy from American General Life and Accident Insurance Company (AGLA) in 2005. In November of that year, she was diagnosed with breast cancer at age 39.

Stacie had group health insurance and an AGLA cancer policy in addition to her **Quality of Life...Insurance** policy. After discussing her options with her agent, she chose to "accelerate" her life insurance benefit under the Critical Illness Accelerated Benefit Rider, which is included for no additional premium cost in every **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 recovering from her cancer.

"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 recover physically. 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 treatment.

"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.*



The Critical Illness Accelerated Benefit 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 critical illness or condition.

A critical illness or condition is defined as one of the following:

- Heart Attack
- Stroke
- Blindness
- Paralysis
- Major Organ Transplant
- Invasive Cancer
- End Stage Renal Failure
- Amyotrophic Lateral Sclerosis (ALS – or Lou Gehrig's disease)

Rider names and definitions may vary by state.

Life insurance offered with no-cost accelerated benefit riders 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 one of the 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 AGLA 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 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.

Benefits paid under an Accelerated Benefit Rider may cause the owner to incur a tax obligation. Neither the company nor its agents are authorized to offer you tax advice. You should consult your accountant, attorney or other qualified tax professional to assess the impact to you of receiving an accelerated death benefit.

Stacie Starkey's payout amount is not typical, but was based on her personal health situation.

American General Life and Accident Insurance Company

A subsidiary of American International Group, Inc.

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The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life and Accident Insurance Company (AGLA) are its responsibility. American International Group, Inc. does not underwrite any insurance policy referenced herein. AGLA does not solicit business in the states of New York and Wyoming.

Policies may be subject to tax consequences when continued beyond the maturity date. The policy may not qualify as life insurance under Internal Revenue Code after age 100. Policy owners should consult a qualified tax advisor before electing this option.

The insurance company may contest the policy from the date of policy issue, a reinstatement or an increase in coverage, during a period provided by applicable law and described in the policy, for the misstatement or misrepresentation of material fact on the application for such policy, reinstatement, or increase.

If an Insured Person dies by suicide within the suicide period provided by applicable law and described in the policy, the death benefit will be limited as provided by the policy.

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