CriticalCare Plus®
A critical illness at any age is real.

The benefits of CriticalCare Plus insurance can provide cash to use any way you choose.

The people and events depicted herein are fictional and do not represent actual cases.

Did You Know...

- Every 34 seconds 1 American has a coronary event
- Every 40 seconds someone in the U.S. has a stroke.
- 83.6 million Americans are living with cardiovascular diseases
- About 6.8 million Americans over Age 20 had a stroke, about 3 million males and 3.8 million females
- The National Cancer Institute estimate that approximately 11.4 million Americans are alive with a history of Cancer
- In 2013, 1.66 million Americans were expected to be diagnosed with cancer

When George and his wife Sandra purchased their dream house, they wanted to make sure it would be a place to call home for many years to come. While they were applying for life insurance to help cover the mortgage if either of them passed away, their agent also suggested critical illness insurance, which could help protect their home in case of a costly health crisis. They each purchased a 30-year CriticalCare Plus policy — and three years later, when George was diagnosed with leukemia, their prudent decision paid off. His policy delivered a single-payment benefit of $125,000, which helped them address out-of-pocket treatment costs and helped compensate for lost income as they continued to meet their mortgage payments. Thankfully, George recovered from the illness, and he and Sandra were able to look forward to many more years in the home of their dreams—recovery, without the additional stress of financial burdens.

George, 31, attorney
New homeowner
Leukemia
Lump-sum benefit paid to help with your financial needs.

A Broad Range of Coverage

Your CriticalCare Plus Insurance policy and applicable riders can pay a lump-sum benefit for numerous covered critical illnesses or conditions that are most likely to cause major lifestyle changes.*

- Invasive cancer
- Coma
- Heart attack
- Stroke
- In situ cancer (25%; up to $25,000)
- Coronary artery bypass (25%; up to $50,000)
- Kidney (Renal) failure
- Severe Burns
- Accidental Death & Dismemberment Rider
- Benefit Extension Rider
- Paralysis (100% for Quadriplegia, 50% for Paraplegia, 50% for Hemiplegia)
- Loss of sight, speech or hearing
- Occupational HIV Rider (medical professionals only)
- Major organ transplant (25% upon listing with UNOS, 75% at the time of actual transplant)
- Loss of independent living

* Subject to policy terms and conditions, including limitations and exclusions.

After Allison and her husband divorced, her first priority was ensuring a bright future for her 11-year-old son Jeremy, who had aspirations to become an architect. Month after month, Allison diligently set aside funds to pay for her son’s education, often sacrificing her own needs to help his dream come true. She also purchased a 10-year CriticalCare Plus policy to ensure that if she were ever faced with a critical illness, her son’s college savings would be protected. When Allison suffered a stroke, the major medical coverage provided by her employer covered most expenses, but others — such as adaptations to their home to help her get around — had to be paid out-of-pocket. Fortunately, the $75,000 benefit from her CriticalCare Plus policy helped her address these expenses without tapping into her savings. Allison’s recovery was slow and arduous, but years later, she was able to watch her son follow his ambitions and enter the college of his choice.

Allison, 46, teacher
Single mom
Stroke

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Help to Cover the Costs
A critical illness can generate costs far beyond medical expenses — costs that may or may not be covered by your traditional health plan.

CriticalCare Plus can help you cover medical costs associated with a covered critical illness, which may help you keep your retirement and family savings intact.

**Direct costs can include:**
- Deductibles
- Co-pays
- Policy exclusions (such as experimental treatments)
- Out-of-network medical costs

**Indirect costs can include:**
- Lost income
- Lifestyle changes/modifications to the home
- Increased financial responsibilities
- Transportation and lodging for non-local treatment

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### Debt
**Can help:**
- Meet mortgage payments
- Pay personal or business debts
- Address increased financial responsibilities

### Medical Costs
**Can help:**
- Access the best physicians
- Pay deductibles, co-pays and out-of-network charges
- Travel to out-of-state facilities for treatment
- Explore policy exclusions (such as experimental treatments)
- Choose alternative medical treatments

### Lifestyle Maintenance
**Can help:**
- Compensate for lost income
- Adapt to lifestyle changes
- Take a family vacation

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**CriticalCare Plus**
Helps Protect Retirement and Education Savings
As a successful orthopedic surgeon, Joan enjoyed a comfortable six-figure income — and with two kids at home, she needed every penny. To protect her family’s lifestyle if she ever became disabled, she purchased the maximum amount of disability coverage for her income bracket. Unfortunately, that monthly benefit would start covering her expenses only after being disabled for six months. To help fill in the gap, Joan also bought a $250,000 CriticalCare Plus policy. Two years later, she suffered kidney failure, which left her unable to work for eight months. Fortunately, the benefit from her CriticalCare Plus policy enabled her to continue meeting financial obligations without sacrificing her family’s way of life before Joan started receiving the disability benefits.

Joan, 45, orthopedic surgeon
Maxed-out disability coverage
Kidney failure

Upon the birth of her second daughter, Wendy left her job as a nurse at a local hospital to be a full-time mom. The family was able to manage on her husband’s income alone; however, they did have to make some adjustments in their lifestyle and weren’t able to build up any savings. With no outside income, Wendy was ineligible for individual disability insurance; fortunately, she was able to purchase an CriticalCare Plus policy. When Wendy was diagnosed with breast cancer six years later, the policy’s single-payment benefit not only enabled her to arrange for day-care for her daughters, but also to fly her mother in from another city to help around the house. Thanks to CriticalCare Plus, Wendy was able to continue taking care of her family even as she focused on her own recovery.

Wendy, 36, homemaker
Full-time mother of two
Breast cancer

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Discover the Benefits

CriticalCare Plus can help cover the costs associated with a critical illness.

<table>
<thead>
<tr>
<th>Benefit Amounts</th>
<th>$10,000 to $500,000 $150,000 maximum if Benefits Extension Rider(^1) (BER) is elected For Accidental Death and Dismemberment Rider: $25,000 to $150,000(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Available Coverage Periods</td>
<td>10 years, 15 years, 20 years, 30 years and lifetime</td>
</tr>
<tr>
<td>Issue Ages</td>
<td>10 Year Term 40-59 (Tobacco &amp; Non-tobacco) 15 &amp; 20 Year Term 40-59 (Tobacco) 40-64 (Non-tobacco), 30 Year Term 30-59 (Tobacco) 30-64 (Non-tobacco), Life Time 18-59 (Tobacco) 18-64 (Non-tobacco)</td>
</tr>
<tr>
<td>Optional Benefits(^2)</td>
<td>- <strong>Benefit Extension Rider(^1)</strong>: Provides coverage for additional covered critical illness and delivers benefits beyond that of the base policy for; - a critical illness that is different from all previously covered critical illnesses; or - a critical illness that is the same as a previously covered critical illness; can provide benefits upon a second or third covered critical illness(^4) - <strong>Medical Personnel HIV Rider</strong>: Pays the full benefit to a medical professional upon diagnosis of HIV acquired in the course of work-related duties - <strong>Accidental Death and Dismemberment Rider</strong>: Protection in the event of an accidental death or dismemberment. The accidental death and dismemberment rider also includes a common carrier benefit(^6)</td>
</tr>
<tr>
<td>Loss of Independent Living</td>
<td>The full benefit payable for permanent loss of at least two out of six activities of daily living ADLs (bathing, dressing, toileting, transferring, continence and eating). Lifetime benefit available.</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>Coverage available through age 70. Lifetime benefit available for loss of independent living.</td>
</tr>
<tr>
<td>Wellness Benefit</td>
<td>Pays up to $50 annually for a wide variety of medical tests</td>
</tr>
<tr>
<td>Family Protection</td>
<td>Coverage available for spouse and dependent children</td>
</tr>
<tr>
<td>Return of Premium(^3)</td>
<td>In case of the insured’s death while the policy is in force, the named beneficiary will receive a refund of all premiums paid (less any benefits paid under the policy)</td>
</tr>
<tr>
<td>United Network of Organ Sharing (UNOS)</td>
<td>Pays 25% of the benefit for a major organ transplant when the insured is entered into the national waiting list for organ transplants. The remainder of the major organ transplant benefit (75%) will be paid at the time of the actual transplant.</td>
</tr>
<tr>
<td>Best Doctors(^7)</td>
<td>Free membership in Best Doctors, a service that provides qualified referrals should you decide to seek a second opinion.</td>
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</tbody>
</table>

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1 Benefit Extension Rider is not available for plans without a cancer benefit.
2 See the rider for details regarding the benefit descriptions, limitations and exclusions. There is an additional premium for each rider selected.
3 There is an additional premium for the Accidental Death and Dismemberment rider. See the policy for details regarding the benefit descriptions, limitations and exclusions.
4 Does not provide coverage for every critical illness covered by the base policy.
5 The return of premium provision does not directly take into account the time value of money or the effect of inflation. This was taken into consideration when the premiums were determined.
6 If a benefit is paid as a result of an accidental injury that occurs when riding as a fare-paying passenger inside a common carrier, an additional benefit will be paid equal to the benefit amount.
7 Best Doctors is a registered trademark of Best Doctors, Inc., in the United States and other countries, and it is used under license.
Rick had always loved to cook, and after years of coaxing from family and friends, he left his corporate job to open a fashionable downtown bistro. Committed to “doing it right,” Rick took out several loans to ensure his kitchen was well-equipped and his dining room elegantly decorated. At the same time, he also purchased a 30-year CriticalCare Plus policy to help him protect his investment even if a critical illness took him away from his duties. Two years after opening his doors, Rick suffered a heart attack. Unable to work for four months, he was grateful for the $200,000 benefit from his CriticalCare Plus policy, which not only enabled him to hire the extra help he needed, but also helped him continue his loan payments while his business adapted to the disruption. Fortunately, Rick made a full recovery and was soon back at the restaurant on a daily basis — and business was better than ever.

Rick, 38, restaurateur
Business owner
Heart attack

Best Doctors

It’s included in your CriticalCare Plus policy.

Started by doctors from Harvard Medical School in 1989, Best Doctors has helped thousands of people be sure about their diagnoses – for free.

How it works – Connect, Investigate, Answer

**Connect:** When you contact Best Doctors, you will be connected to a Member Advocate who will answer your questions and take your completemedical history.

**Investigate:** Best Doctors works with your physician to compile your medical information, including all doctors’ records and tests, and selects a specialist[s] from their database of 40,000 doctors.

**Answer:** Best Doctors will deliver you and your physician an easy-to-understand report summarizing the doctor’s findings, letting you know if your diagnosis and treatment plan are on target.

Best Doctors does not replace your relationship with your current doctor, but offers additional resources and support to you and your treating doctor.

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Frequently asked questions

The benefits of CriticalCare Plus help create a more secure future for you and your family.

Q. What is critical illness insurance?
A. Critical illness insurance is a product that provides a lump-sum payment for a covered medical condition subject to policy terms and conditions, including limitations and exclusions.

Q. I already have sufficient life insurance protection. Why do I need critical illness insurance?
A. What would happen if you suffered a heart attack or stroke — and survived? With advances in modern medicine, the survival rates for these conditions have greatly improved over the last 10 to 20 years. For example:
   • 68 percent of people diagnosed with cancer survive at least five years
   • 75 percent of people who suffer a heart attack survive at least three years
   • 70 percent of people who suffer a stroke survive at least three years

Q. I understand that life expectancy has increased, but I already have comprehensive major medical coverage. Why do I need critical illness insurance too?
A. Major medical coverage provides reimbursement for covered medical expenses, but does not provide additional cash for expenses not covered by the plan. These expenses could include:
   • Deductibles and co-pays for services covered by your plan
   • Any experimental treatments not covered by the policy
   • Charges incurred if you go outside the plan’s preferred network for special treatment

Q. I already have a disability insurance policy, so do I really need critical illness insurance?
A. First, congratulations on your decision to insure your income in the event that you become disabled. Most disability policies have an elimination period of anywhere from 30 to 180 days; this is the period of time you must be disabled before you are eligible to collect benefits. Even with a 30-day elimination period, benefits are paid in arrears, so it would most likely be 60 days before you’d see your first benefits check.

The money from a critical illness plan is paid for a covered condition and would help get you through your disability policy’s elimination period. In addition, as a result of a critical illness, you will most likely incur additional expenses, which the benefits from your CriticalCare Plus plan can help cover.

Q. How much CriticalCare Plus coverage can I purchase?
A. Coverage is available from $10,000 to $500,000. As a general rule, the maximum amount that you can purchase is five times your annual earned income. However, other financial obligations such as mortgages or other outstanding loans may be considered in the underwriting process.
A critical illness at any age is real.

The benefits of CriticalCare Plus can help provide the immediate cash you need, to use any way you choose.

Q. Do I need to take a medical exam to purchase this coverage?

A. For amounts up to and including $100,000, there is no required medical exam. For amounts in excess of $100,000, a paramedical exam is required and a blood profile and urinalysis will be completed.

Q. If I have a cancer in situ or coronary artery bypass and receive a portion of the benefit amount, what happens to the remainder of the policy benefit?

A. Your maximum benefit is reduced by the amount paid to you and the policy remains in force so long as you pay your premium. The remainder of the benefit becomes your new maximum benefit.

Q. What happens to my policy at age 70?

A. CriticalCare Plus lifetime plan pays the full benefit for all covered conditions through age 70. At age 71, the plan can continue at the same premium for life with Loss of Independent Living as the only covered condition.

Q. If I suffer a heart attack or other critical illness and receive the maximum benefit, does my policy terminate?

A. If you purchase the base policy alone, your policy terminates when the maximum benefit is paid. However, if you add the optional Benefits Extension Rider⁴, you may collect additional benefits for either:
   • a different critical illness occurring at least 180 days after previous critical illness; or
   • a recurrence of the same covered condition after a two-year treatment-free period⁵.

Q. What is Loss of Independent Living?

A. Loss of Independent Living⁶ is a covered condition under the CriticalCare Plus policy. It is the permanent loss (as described in the policy) of two or more of the six designated Activities of Daily Living (ADLs): bathing, eating, dressing, toileting, transferring and continence as defined in the policy.
Frequently asked questions

Q. Can I get coverage for my spouse and children under the same policy?

A. Yes! Your spouse can purchase an amount equal to or less than the amount you have purchased, and you can cover all your children — up to $50,000, not to exceed the amount of your own coverage.

This is important coverage because if your child or spouse ever experiences a covered critical illness, you may prefer to temporarily take off work. The CriticalCare Plus policy can help you supplement your income for the time you take off work without pay, as well as help you cover many of the out-of-pocket expenses that may not be covered by your medical insurance plan.

Q. If I suffer a heart attack or other critical illness and die, will my spouse receive the benefits from the CriticalCare Plus policy?

A. As long as the heart attack or other critical illness meets the definition under the policy, benefits from the plan will be paid to the named beneficiary. There is no requirement in the policy that you survive a period of time to receive benefits.

Q. Are benefits received from a critical illness policy income-tax-free?

A. As a general rule, if insurance premiums are paid with after-tax dollars, then the benefits from the plan are received income-tax-free (based on current federal income tax laws). However, you should consult your personal tax advisor for a definitive answer to any insurance-related tax questions.

Q. Can my spouse receive any benefits upon my death?

A. CriticalCare Plus includes a Return of Premium Benefit that will return all premiums paid to your named beneficiary if you die from a cause that is not a covered condition in the policy (less any benefits paid under the policy). In addition, the plan offers an optional Accidental Death and Dismemberment Rider, which would provide benefits in the event of an accidental death or dismemberment. The Accidental Death and Dismemberment Rider also includes a common carrier benefit.

Q. I am a medical professional. What if I contract HIV in the course of my employment?

A. If a medical professional contracts HIV from an on-the-job accident and meets the terms as described in the rider, benefits will be paid in the same manner as any other covered condition in the policy.

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1 American Cancer Society, Cancer Facts & Figures, 2013.
2 American Heart Association, Heart Disease and Stroke Statistics – 2013 Update.
3 Minimum and maximum amounts vary by state. $150,000 maximum if BER is selected.
4 The Benefit Extension Rider is only available on plans with cancer coverage included.
5 There will be a charge for each rider you select. See the rider for details regarding benefits descriptions, limitations and exclusions.
6 Loss of Independent Living is not available in all states.
7 If a Benefit is paid as a result of an accidental injury that occurs when riding as a fare-paying passenger inside a common carrier, an additional benefit will be paid equal to the benefit amount.
For any Insured Person:

(a) We will pay NO benefits for a Critical Illness that is initially Incurred or Manifests or is Diagnosed before the end of the Waiting Period. However, an Insured Child born after the Effective Date of this Policy or any subsequent reinstatement will be covered from birth for the Critical Illnesses stated in the Policy Schedule. There is no Waiting Period for Kidney (Renal) Failure, Coma, Major Organ Transplant, Paralysis, or Loss of Sight, Speech or Hearing, or Loss of Independent Living that results from an Accident. There is no Waiting Period for Severe Burn.

(b) There is a 180-day waiting period between Diagnosed Critical Illnesses that are Medically Related. During this period, We will pay NO benefits under this Policy if Diagnosed Critical Illnesses are Medically Related. However, such 180-day Waiting Period does not apply in situations in which Invasive Cancer is Diagnosed after an initial Diagnosis of In Situ Cancer.

(c) We will pay NO benefits for any Critical Illness or any loss caused in whole or in part by, or resulting in whole or in part from the following:

1. the Insured Person’s attempt at suicide, or intentional self-inflicted injury or sickness, while sane or insane; or
2. the Insured Person being under the influence of an excitant, depressant, hallucinogen, narcotic; or any other drug or intoxicant including those prescribed by a Physician that are misused by the Insured Person; or
3. the Insured Person’s commission of or attempt to commit an assault or a felony; or
4. the Insured Person engaging in an illegal activity or occupation; or
5. the Insured Person’s voluntary participation in any riot or civil insurrection; or
6. any illness, loss, or condition specifically excluded from the definition of any Critical Illness; or
7. war, or any act of war, whether declared or not; or
8. balloon angioplasty, laser relief of an obstruction, and/or other intra-arterial procedure; or
9. the Insured Person practicing for or participating in any semi-professional or professional competitive athletic contest for which compensation or remuneration is paid or received; or
10. injury incurred while the Insured Person was operating any type of land, water, or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the injury occurred.

PREEXISTING CONDITION LIMITATION

We will pay NO benefits for Critical Illness that are caused by a Preexisting Condition unless the Critical Illness commences after this Policy has been in force for two (2) years from the Effective Date. Preexisting Conditions are subject to the Incontestable Provision.
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