



**Quality of Life...<sup>SM</sup>**  
**Insurance**  
Your Money. Your Insurance. Your Choice.



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

Chad Darby, a 27-year-old AGLA customer, bought a new house in 2005 so he knew it was time to review his insurance coverage.

**“My agent came to see me about making sure my mortgage was protected, and to make sure my family would be OK if something were to happen to me. We have three children.”**

After learning about the benefits that **Quality of Life...Insurance** provides, Chad purchased a policy in January of 2006. Just months later, Chad was diagnosed with throat cancer. His prognosis was severe – his cancer was serious enough to require surgery, radiation and chemotherapy.

Even though Chad's health insurance covered most of his medical care, his co-pays, deductibles and additional out-of-pocket expenses were still overwhelming. And, because Chad is self-employed, he wasn't able to earn an income while he was being treated for his cancer.

**“I'm self-employed, so I don't have medical insurance myself. Luckily my wife's medical insurance covered the majority of my cancer treatments, but we were still struggling financially. If I'm not working, I'm not making any money, and my wife doesn't earn enough to entirely support our family.”**

Chad and his family were struggling with medical bills as well as daily living expenses – such as house and car payments and other necessities.

After discussing his options with his agent, Chad chose to “accelerate” a portion of his 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.

Chad accelerated \$50,000 of his life insurance benefit and accepted the company's offer of \$45,381 in cash at that time, instead of the full life insurance payment at his death.

**“We were so glad when we got the news that the company had accepted my claim. The money we received really couldn't have come at a better time. I would recommend this policy to anyone. Buying my Quality of Life...Insurance policy with American General Life and Accident was the best decision I ever made.”**

*\*As told to members of the Home Office Consumer Solutions Staff, May, 2007.*

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.

*Chad Darby's payout amount is not typical, but was based on his personal health situation.*

[www.qualityoflifeinsurance.com](http://www.qualityoflifeinsurance.com)

# AGLA

American General Life and Accident Insurance Company

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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. AGLA does not solicit business in the states of New York and Wyoming.

This policy has exclusions and limitations. For cost and complete details of coverage, contact your insurance agent or the company.

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