

# PRODUCT UPDATE

## Introducing . . . *Income Protection Plus* Long-Term Disability Insurance

American General Life Insurance Company introduces *Income Protection Plus*, a new non-cancelable disability income product with a return of premium feature.

### Key Features and Benefits

- ◆ Provides Income To Your Clients When They Need It Most
  - *Definition of Total Disability* - 5-year own occupation (classes 4A and 3A) and 2-year own occupation (classes 2A and A)
  - *Partial Disability Rider (optional benefit)* - Provides a 50 percent benefit for up to 6 months for a partial disability
  - *Waiver of Premium* - After 90 days of disability, premiums are waived while collecting disability benefits under the policy
  - *Other riders available* - Additional Monthly Income Benefit, Hospital Monthly Income Benefit and Accidental Death and Dismemberment Benefit
- ◆ Plus . . . Return of Premiums
  - *100 Percent Return of Premium* - At age 65 less any benefits paid
  - *Partial Return of Premium* - Scheduled percentage through age 65 with a 10 percent return after the third policy year
- ◆ Flexible Coverage Options
  - *Three Benefit Periods* - two years, five years or to age 65
  - *Choice of up to Four Elimination Periods* - 30, 60, 90 and 180 days
- ◆ Long-Lasting Protection
  - *Non-Cancelable and Guaranteed Renewable to Age 65* - Premiums cannot be increased for any reason and benefits cannot be changed after the policy is issued

### Underwriting and Rating Structure

- ◆ Gender Distinct Rates
- ◆ Four Occupation Classes
- ◆ Non-Medical Underwriting for up to a \$2,500 monthly benefit through issue age 45
- ◆ Availability:

<i>Benefit Period</i>	<i>Elimination Period</i>	<i>Occupation Class</i>	<i>Issue Ages</i>
2 year	30, 60, 90 and 180 day	4A, 3A, 2A, A	18-50
5 year	60, 90 and 180 day	4A, 3A	18-45
to age 65	60, 90 and 180 day	4A, 3A	18-45

- ◆ Maximum Issue Amount Limits:

<i>Class</i>	<i>Maximum Issue Amount Limits*</i>
4A	\$10,000 per month
3A	\$7,500 per month
2A	\$5,000 per month
A	\$2,500 per month

\*Maximum Issue Amount varies by Occupation Class and other factors, but cannot exceed 67 percent.

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1200 North Mayfair Road, Suite 300, Milwaukee, WI 53226-3288, 1.800.659.5920, [www.aiglifebrokerage.com](http://www.aiglifebrokerage.com)

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### Illustrations

**Income Protection Plus** will be available on WinFlex on August 11, 2006 for approved states. Please note that the illustration is simply a premium generator and an Outline of Coverage must be given to the client when presenting **Income Protection Plus**. (See form numbers below.)

### State Approvals

**Income Protection Plus** is approved for sale in all states except California, Montana, Guam, Puerto Rico and the Virgin Islands. **Income Protection Plus** is issued by American General Life and is not available in New York. There are no plans to pursue approval in these states at the present time.

**Availability:** We will not be doing a general release of **Income Protection Plus** to all field producers. If you are interested in marketing **Income Protection Plus**, please contact **Bob Ley**, Vice President - Accident & Health Sales, Independent Distribution at 800-659-5920 x5832 or via e-mail at [robert\\_ley@aigag.com](mailto:robert_ley@aigag.com).

### Marketing Materials

Marketing material for **Income Protection Plus** will be available to order on August 11, 2006. You can place orders through FastForms on our Web site at [www.aiglifebrokerage.com](http://www.aiglifebrokerage.com).

<b>Income Protection Plus</b> Consumer Guide	AGLC100499 REV0806
<b>Income Protection Plus</b> Producer Guide	AGLC102109
Outline of Coverage (for Occupation Classes A and 2A)	AGLC100368-2002*
Outline of Coverage (for Occupation Classes 3A and 4A)	AGLC100359-2002*
Application	AGLC100348-2001*

*\*State variations may apply.*

#### Policies issued by:

American General Life Insurance Company  
A member company of American International Group, Inc.  
2727-A Allen Parkway, Houston, Texas 77019

Income Protection Plus Policy Form Numbers 02114 and 02115  
Accidental Death and Dismemberment Rider 02081  
Additional Monthly Income Rider 02080  
Hospital Income Rider 02082  
Partial Disability Rider 02083

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

American General Life does not solicit business in the state of New York. Policies and riders not available in all states.

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