

AIG Secure Income Plus™

Your greatest asset is your ability to work and generate income, the factor that impacts your family's way of life today as well as your plans for the future. If you ever suffered a disability that left you unable to work, the combination of increased expenses and lost income could create financial difficulties for you and the ones you love.

AIG Secure Income Plus disability insurance can help lessen this difficulty while also offering a return of premium feature. You'll receive a regular monthly benefit so your family will have an income to pay the mortgage and meet other financial obligations while you focus on recovering. If you are fortunate enough to reach age 65 without suffering a disability we will refund

100% of all premiums paid. Should you need to cancel the policy before age 65, you'll receive a percentage of the premiums paid according to the length of time the plan was in effect, less any benefits paid. With AIG Secure Income Plus you are protected in the event of a disabling sickness or injury and you can get your money back if you remain healthy through age 65. A real win-win offering.

Product Specifications		
Policy Form	02114 / 02115	
Renewability	Non-cancelable and guaranteed renewable to age 65. The company cannot: <ul style="list-style-type: none"> • Cancel or refuse to renew the policy • Change any provision or add any restriction • Increase the premium or add any charge 	
Underwriting	Fully Underwritten Table ratings as follows: <ul style="list-style-type: none"> • Table A: 25% • Table B: 50% • Table C: 75% • Table D: 100% Exclusion riders may be issued for specific impairments, diseases, or hazardous activities	
Occupation Classes	<ul style="list-style-type: none"> • Class 4A: Select certified professionals and executives • Class 3A: People engaged in office, professional, or managerial work Also includes lawyers and physicians • Class 2A: People engaged in non-hazardous occupations which do not qualify for 3A • Class A: Occupations requiring manual labor • Class U: Unacceptable risks including unskilled laborers and hazardous occupations Note: See occupation guide in the Product Information Guide (AGLC _____) for more details.	
Maximum Issue and Participation Limits	<ul style="list-style-type: none"> • Class 4A: \$10,000 month • Class 3A: \$7,500 month • Class 2A: \$5,000 month • Class A: \$2,500 month 	
Benefit Periods	<ul style="list-style-type: none"> • 2 year; available to all occupation classes • 5 year and to age 65; available to occupation classes 4A and 3A only 	
Elimination Periods	<ul style="list-style-type: none"> • 30 days; only available with the 2 year benefit period • 60, 90, and 180 days; available with all benefit periods 	
Premium Structure		
	<u>Modal Factor</u>	<u>Policy Fee</u>
Annual	1.000	\$12.00
Semi-annual	0.506	\$7.00
Quarterly	0.254	\$4.00
Monthly	0.085	\$1.75

Product Specifications (continued)

Waiver of Premium	If total disability continues uninterrupted for 90 days or the elimination period, whichever is longer, the Company will refund each premium which became due and was paid after the commencement of the total disability and waive the payment of premiums which fall due during the continuance of disability while monthly benefits are payable.
Return of Premium	The policy provides for a return of premium at age 65 or earlier termination. The return of premium is reduced by any amount that the company has paid in benefits. The amount payable is equivalent to 10% of the gross premiums paid (less benefits paid) at the end of the third policy year. This percentage increases each subsequent year that the policy is in force and equals 100% of total premiums paid (less benefits paid) at age 65.
Definition of Total Disability	Total disability means the complete inability to engage in your regular occupation for 60 months (Class 4A and 3A) or 24 months (Class 2A and A) and thereafter the complete inability to engage in any gainful occupation for which you are suited by education, training, or experience.

Optional Benefits

Additional Monthly Income Rider (Rider form # 02080)	This rider provides a monthly income in addition to the basic monthly benefit in the policy. The benefit is subject to the elimination period of the policy and is payable up to a maximum of 6 months during any one period of total disability.
Partial Disability Rider (Rider form # 02083)	This rider provides one-half of the basic monthly benefit (plus one-half of the additional monthly income benefit if elected). The benefit is payable up to a maximum of 6 months during any one period of partial disability that follows a period of total disability for which benefits are payable.
Hospital Monthly Income Rider (Rider form # 02082)	This rider provides a monthly benefit in addition to any other benefits if the insured is totally disabled and confined in a hospital. The benefit is payable up to a maximum of 6 months for any one period of confinement. The elimination period does not apply and benefits will be payable on the first day of hospital confinement.
Accidental Death and Dismemberment Rider (Rider form # 02081)	Provides a benefit in the event of an accidental death or dismemberment
Issue Ages	<ul style="list-style-type: none">• 2 year benefit period: Ages 18 – 50• 5 year and to age 65 benefit period: Ages 18 – 45



Policies issued by:

American General Life Insurance Company

A member company of American International Group, Inc.

2727-A Allen Parkway, Houston, Texas 77019

Policy form number 02114 / 02115

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.

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please contact your profit center or view the policy for complete details.

Policies and riders not available in all states.

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Important: Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your profit center for assistance.

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