

Coverage for When You Need it Most

AIG Secure Income PlusSM



Long-term disability insurance

Policies issued by:
American General Life Insurance Company
A member company of American International Group, Inc.



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

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 policies issued by American General Life Insurance Company (American General Life) are its responsibility and any guarantees are subject to its claims-paying ability. 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.

These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

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THE STRENGTH TO BE THERE.®

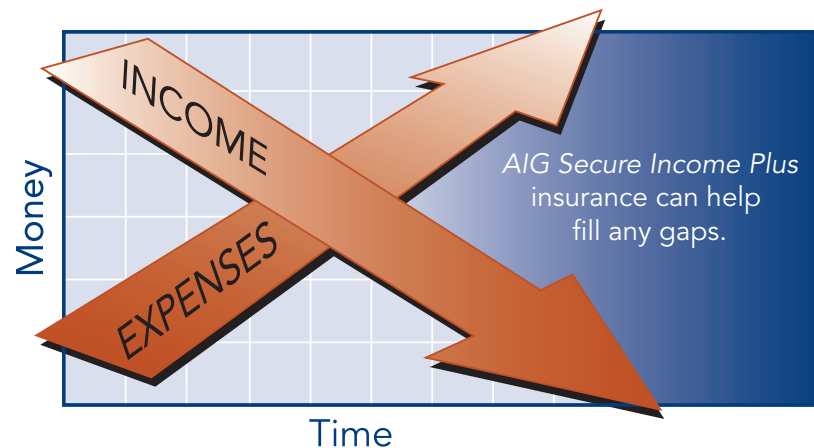




Protect Your Most Valuable Asset

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 all your plans for the future. And if you ever suffered a disability that left you unable to work, the combination of increased expenses (medical costs, child care, special equipment, etc.) and lost income could create financial difficulties for you and the ones you love.

Fortunately, *AIG Secure Income Plus* disability insurance can help lessen these difficulties — while also offering a return-of-premium feature. You'll receive a regular monthly benefit equal to a percentage of your salary, so your family will have income to help pay mortgage and other bills while you focus on recovering. And when you reach age 65, you'll receive a full refund of all the premiums you've paid, minus any benefits you've received. Should you for some reason need to cancel the policy before then, you'll receive a percentage of the premiums paid according to the length of time your plan was in effect.²



Should a disability prevent you from working, expenses can go up while income goes down. *AIG Secure Income Plus* insurance is an affordable, reliable way to help fill this gap while you focus on recovering.

Pre-existing Conditions and Exclusions

AIG Secure Income Plus does not provide benefits for disabilities arising from sickness or accidental injury incurred before the policy is in force. For costs and further details of the coverage (including benefit durations, exclusions, reductions and limitations, and the terms under which the policy may remain in force), contact your American General Life Insurance Company agent.

¹ "Illness and Injury as Contributors to Bankruptcy," *Health Affairs*, February 2005
² The return of premium provision does not take into account the time value of money or the effects of inflation
³ Available only with elimination periods of 30, 60 or 90 days. The elimination period must be the same for this benefit and the basic monthly income.

Why AIG Secure Income Plus?

Income While You Recover

Provides a reliable source of income — from one of the strongest providers around — should a disability prevent you from working.

Return of Premiums

When you reach age 65, all the premiums you've paid — less whatever amount you've received in benefits — will be returned to you. Should you need to cancel your coverage before age 65, you'll receive a percentage of all premiums paid, less benefits paid to you, according to the length of time your plan was in effect (see the chart below and the policy for details).^{2,4}

Flexible Coverage Options

Depending on your age and occupation, you may be able to select the length of time your benefits will last, from two to five years or all the way up to age 65. You can also choose the elimination period (the length of time before your disability income payments begin), from 30 to 365 days.

Table of Cash Value Percentages

Should you need to cancel the policy before you reach age 65, you'll still receive a percentage of the premiums you've paid, according to the length of time your policy was in effect.

		Issue Age																																			
		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50			
End of Policy Year	3	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10			
	5	12	12	12	12	12	12	12	12	12	12	12	13	13	13	13	13	13	14	14	14	14	14	15	16	16	16	17	18	18	19	20	21				
	10	21	22	22	23	24	25	25	26	27	28	29	30	31	32	33	34	35	36	37	38	40	41	43	44	46	47	49	51	54	56	59	62	65			
	15	31	32	33	35	36	37	38	39	41	42	43	45	46	47	49	51	52	54	56	58	60	62	64	66	69	71	74	77	81	85	89	94	100			
	20	40	41	43	44	46	47	48	50	52	53	55	57	58	60	62	64	66	69	71	73	76	78	81	85	88	92	96	100								
	25	50	50	52	53	55	57	59	60	62	64	66	68	71	73	75	78	80	83	86	89	92	96	100													
	30	60	60	61	63	65	67	69	72	74	76	79	81	84	87	90	93	96	100																		
	35	70	70	72	74	77	79	82	84	87	90	93	96	100																							
40	80	82	85	88	91	94	97	100																													

The insured will receive all the premiums paid into the policy at age 65, minus any benefits paid while the policy was in effect. If the policy is discontinued before age 65 or the insured dies, a fixed percentage of all premiums paid, minus any benefits paid, will be returned according to the cash value schedule.

⁴ The cash value benefit is determined solely by terms stated in the policy. The cash value benefit increases each year that the policy is in force after the third policy year.
⁵ See the riders for details regarding the benefit descriptions, limitations and exclusions. There may be a charge for each rider you select. Adding or deleting riders and increasing or decreasing coverage under existing riders can have tax consequences. Policy owners should consult a qualified tax adviser.

Did you know that over 50 percent of bankruptcies are medically related?¹

About American General Life

Just as your family turns to you for security and peace of mind, millions of Americans turn to American General Life Insurance Company to help protect their families against financial hardships.

- The most prominent independent ratings agencies continue to recognize American General Life Insurance Company in terms of insurer financial strength; for detailed information about our ratings, please visit www.aigag.com/ratings
- A steadfast commitment to our clients and the advisers who help safeguard their security
- A member company of American International Group, Inc., one of the world's leading providers of financial services