



Like Accident Expense PlusSM insurance and your major medical plan.

At American General Life Insurance Company we know that accidents happen. That's why we're introducing Accident Expense Plus insurance. The innovative, affordable way to give individuals and their families more of the medical coverage we all can use.

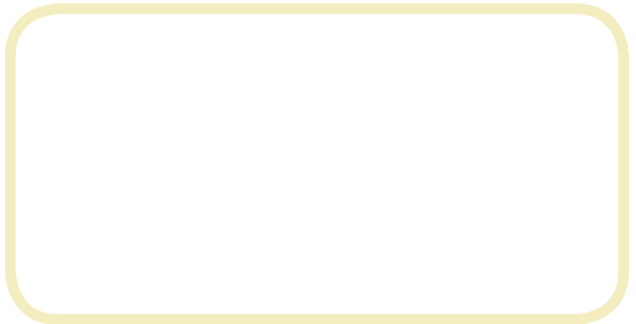
Designed to supplement your major medical plan, Accident Expense Plus provides protection from a wide range of accident-related costs — from emergency room visits to physical therapy and more. So if you or a family member is injured in an accident, you will be reimbursed for your medical expenses — regardless of whether your major medical has also paid. Just as important, your policy stays with you, even if you change your major medical insurance.

Pairing your Accident Expense Plus policy with critical illness coverage is the smart choice to help cover the many out-of-pocket expenses associated with a critical illness such as medical bills, specialists, out-of-network doctors, even loss of income. Our critical illness coverage provides a lump-sum benefit upon diagnosis of a covered critical illness. Find out how you can reduce or eliminate out-of-pocket accident and critical illness expenses by inquiring today. Accident Expense Plus is one of the only products on the market that offers this kind of dual coverage.

Who it's for

For many employers and individuals, high deductibles and/or high co-pays have proven to be an effective way of coping with today's escalating healthcare costs. And while this helps keep premiums more affordable, it means there is a risk your out-of-pocket costs may increase.

Accident Expense Plus is perfect for individuals or families who want to pay less or none of the out-of-pocket medical expenses associated with a covered accident or critical illness.



American General

Life Companies

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Accident Expense Plus Policy Form Number 07120

Critical Illness Rider Form Number 07121

Important Note: All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states.

American General Life Companies, www.americangeneral.com, is the marketing name for the insurance companies and affiliates comprising the domestic life operations of American International Group, Inc.

American General Life Companies offer a broad spectrum of fixed and variable life insurance, annuities and accident and health products to serve the financial and estate planning needs of its customers throughout the United States.