



Terminal Illness Rider Instruction Sheet

(For use with the Accelerated Death Benefit Form)

If the Terminal Illness Rider is not desired, please disregard this instruction sheet and attached form.

Eligibility for the Terminal Illness Rider varies by state.

The attached form is not required in any state not listed below.

Please use the following information for the following states:

AL, AR, DC, LA, MA, MN, MS, NC, OH, OK, and TX.

- If the applicant is requesting the Terminal Illness Rider on any product that has this rider available, the attached form (AGLC102084 or AGLC101954-MA) must be completed and submitted with the application packet.
- On the Part A, check the Terminal Illness box in the Rider / Benefit section.

Note: DO NOT submit this instruction sheet with the application packet.

Please use the following information for the following states:

CT, IN, KS, MI, OR, VA and WA.

For AG Select-A-TermSM or AG 5-Year Renewable Term applications, the Terminal Illness Rider is not available due to state regulations.

- Do not complete this form.
- Do not request the Terminal Illness Rider on the Part A.

For products other than AG Select-A-TermSM or AG 5-Year Renewable Term, the Terminal Illness Rider is available on products that have been filed with this rider.

- Complete the attached form AGLC102084.
- On the Part A, check the Terminal Illness box in the Rider / Benefit section.

Note: DO NOT submit this instruction sheet with the application packet.



American General Life Insurance Company
A member of American International Group, Inc. (AIG)

**DISCLOSURE STATEMENT FOR ACCELERATED BENEFITS REQUIRED
AT THE TIME OF APPLICATION FOR POLICY.**

Limitations of the Accelerated Benefit:

The accelerated benefit in this life insurance product may provide benefits to pay for long-term care services, but it is NOT part of a long-term care or nursing home insurance policy and the amount this product pays you may not be enough to cover your medical, nursing home or other bills. You may use the money you receive from this product for any purpose. **Unlike conventional life insurance proceeds, accelerated benefits payable under this product rider COULD BE TAXABLE IN SOME CIRCUMSTANCES.** We recommend that you contact a tax advisor when making tax-related decisions about electing to receive and use benefits from an accelerated benefit product.

A. Consequences of This Benefit

Receipt of accelerated benefits MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME ("SSI") ELIGIBILITY. The mere fact that you own a policy with an accelerated benefit product may affect your eligibility for these government programs. In addition, exercising the option to accelerate death benefits and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

B. Medical Condition(s) enabling accelerating of life benefit:

Terminal Illness means a condition that a physician certifies will reasonably be expected to result in death in 12 months or less as specified in the Terminal Illness Accelerated Benefit Rider.

C. Option:

The terminal illness benefit is a one time acceleration payment of up to 50% of total death benefit payable under the base policy not to exceed \$250,000.

D. Premium for Accelerated Benefit:

NONE, there is no additional charge for the Terminal Illness Accelerated Benefit Rider.

E. Administrative Expense Charge:

On the date the accelerated benefit is paid under this rider, an administrative fee not to exceed \$250.00 will be established as a lien against future policy benefits.

Applicant's Signature

Agent's Signature

X _____

X _____

