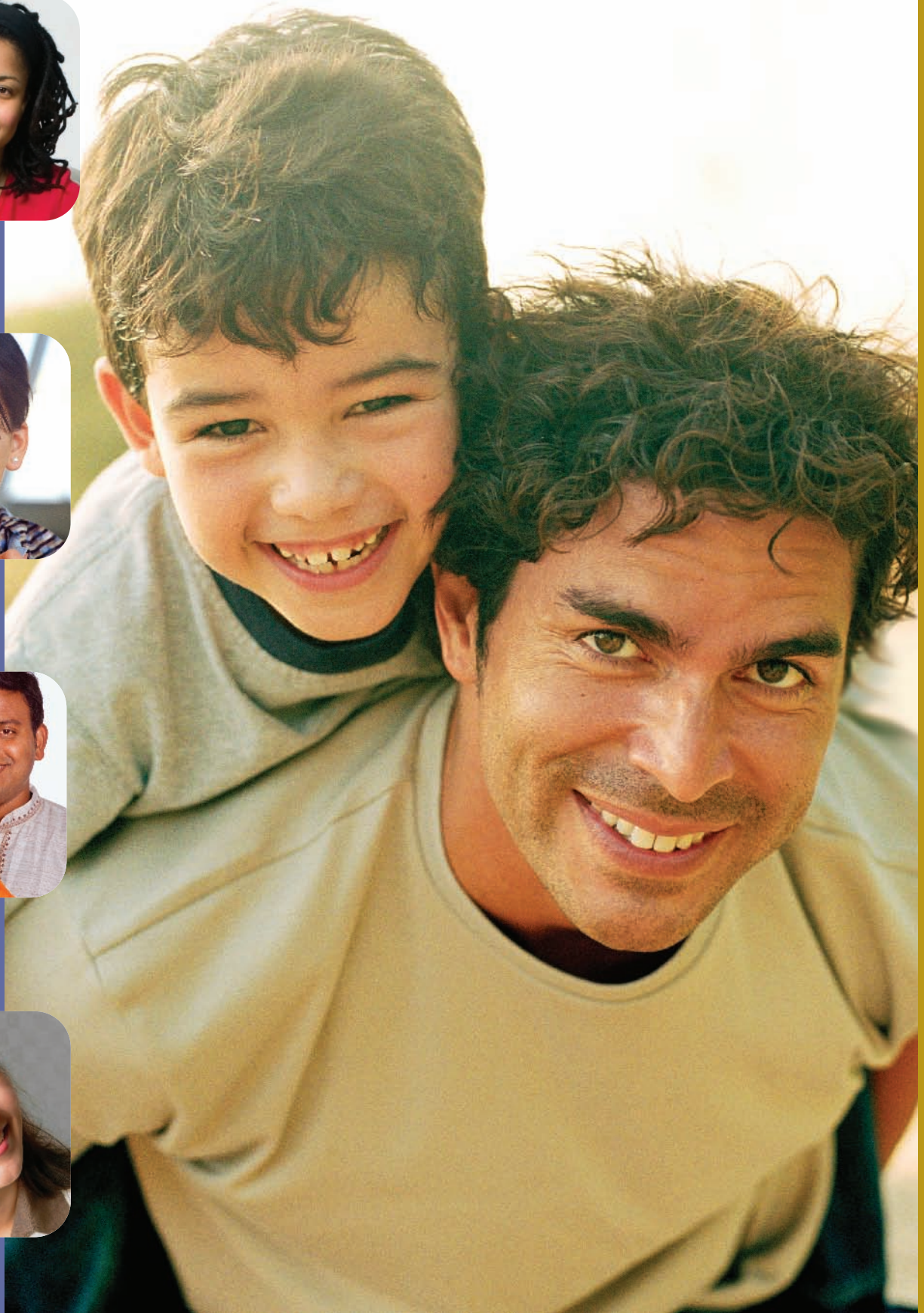




Quality of Life...SM
Insurance

Your Money. Your Insurance. Your Choice.

AGLA ConsumerChoice Term[®]





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Historically, term life insurance has been a good solution for millions of American families who need life insurance coverage at affordable rates.

Traditional term insurance provides affordable, guaranteed death benefit coverage for a specific period of time. People buy term insurance when they have temporary insurance needs. Some examples include making sure their mortgage would be protected, providing college tuition for their children, or covering start-up costs from a small business.

Term insurance can help provide for these needs for families on a tight budget. But if your circumstances should change, the conversion feature allows you to exchange your term policy for a permanent life policy without providing evidence of insurability.

Why should I choose AGLA ConsumerChoice Term?

• You Choose Your Benefit Period

Life doesn't always fit into neat five-year term periods (which is typical for most term products). With AGLA ConsumerChoice Term, you choose how long you want coverage.

For example, if there are 24 years remaining on your mortgage, it may not make sense for your family to purchase a 30-year level premium term plan. Insurance companies typically offer a basic solution for everyone in a 10, 15, 20, or 30 year plan. But in reality, everyone has different needs for insurance coverage. And by selecting only the level premium term coverage you need, you avoid paying unnecessary costs associated with a longer duration.

AGLA ConsumerChoice Term may be purchased for level premium periods* of:

- 10 Years
- 12 Years
- Any period from 15-35 Years

• It's Life Insurance You Don't Have to Die to Use

Traditional life insurance is designed to provide security for your loved ones in the event of your premature death... but what if you have a serious heart attack, invasive cancer or a stroke and don't die? What about financial help during critical or long-term chronic illnesses?

AGLA ConsumerChoice Term is one of the Quality of Life...Insurance products offered by American General Life and Accident Insurance Company. Accelerated Benefit Riders (ABRs) are offered with every Quality of Life...Insurance product at no additional cost to the policyowner. These valuable riders offer you the flexibility to receive benefits during your lifetime if you suffer a qualifying illness or condition.

AGLA ConsumerChoice Term covers a broader range of specific life events and offers a powerful new way to customize your life insurance plans to anticipate known future events. Furthermore, you can customize your coverage by selecting additional riders.

*Based on age and tobacco usage.

Critical Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the Insured is diagnosed with a critical illness or condition.

A critical illness or condition is defined as one of the following:

- Heart Attack
- Major Organ Transplant
- Stroke
- Invasive Cancer
- Blindness
- End Stage Renal Failure
- Paralysis
- Amyotrophic Lateral Sclerosis (ALS-or Lou Gehrig's disease)

Chronic Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the Insured is diagnosed with a chronic illness or condition.

To qualify for benefits under the Chronic Illness Accelerated Benefit Rider, the Insured must be diagnosed with a chronic illness.

A chronic illness is an illness or physical condition that was initially certified by a licensed health care practitioner within the past 12 months and affects the Insured Person so that he or she:

- Is unable to perform at least two Activities of Daily Living (ADLs); or
- Requires substantial supervision by another person to protect the Insured Person from threats to health and safety due to severe cognitive impairment.

ADLs: Bathing, Dressing, Toileting, Transferring, Contenance, Eating

Terminal Illness Accelerated Benefit Rider

This rider allows the owner to accelerate some or all of the Insured Person's base life insurance benefit in the event the Insured is diagnosed with a terminal illness. A terminal illness is defined as an illness or physical condition that is certified by a physician to be reasonably expected to result in the Insured's death within 24* months from the date of certification.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any rider will reduce the base life insurance benefit and the amounts available for future acceleration under it and any other Accelerated Benefit Rider attached to the policy. It will also reduce the base life insurance benefit. In some cases, such reduction can result in policy termination. The benefits paid under the rider may be less than what is needed to cover all of the costs associated with an illness or condition. Your AGLA agent can provide you with details.

Accelerate means to receive a portion of the base life insurance benefit early, while the Insured is still alive, in the event of a covered illness or condition. There are several factors to consider before deciding whether acceleration is right for you:

- Acceleration will reduce or eliminate the Insured Person's base life insurance benefit and policy values, if any. This means there will be less or no benefit paid when the Insured dies.
- The actual payment received will be less than the portion of the base life insurance benefit accelerated. This means you will not get the full amount you accelerate because 1) it is paid prior to death 2) it is subject to an actuarial discount, administrative charge and payment of any unpaid but due policy premiums.
- The amount of an Accelerated Benefit Rider benefit that may be offered is determined by the company when a claim is submitted and, when accepted, is payable to the owner in a lump sum. The amount of an offered benefit will, in significant part, be dependent upon any change in mortality of the Insured Person in question between the time the applicable life insurance policy with Accelerated Benefit Riders was underwritten and the time any particular Accelerated Benefit Rider claim is filed and considered. Changes in health and other factors will have varying effects on the mortality of different Insured Persons. Circumstances will vary among individual Insured Persons.
- If you are eligible, you will be offered the opportunity, when you receive your benefit election form, to purchase coverage to replace the amount accelerated. However, the costs of that coverage may be significantly higher.

Your policy contract will have more information regarding how payment of benefits under the rider can impact your policy values. Please read it carefully.

* 12 months in PA and DC.





You Can Convert Your Policy to Permanent Coverage

Circumstances change. Your AGLA ConsumerChoice Term policy may be a good decision for you now, but if your life changes in the future, you may decide that permanent coverage is best for you. Purchasing permanent coverage can allow you to protect your family and loved ones for your entire lifetime, not merely for a specified term period.

Each AGLA ConsumerChoice Term policy includes an Accelerated Benefit Rider special conversion expiry date, which allows you to convert your term policy to a permanent policy with ABRs, without providing evidence of insurability. This provision begins on the issue date of the contract and expires on the 60th policy month.

A conversion to a permanent plan of insurance without Accelerated Benefit Riders is allowed without evidence of insurability during the policy's conversion period. The conversion period is 80% of the level premium period not beyond the Insured's age 75. Ask your agent for details.

Other Benefits and Riders

You can choose to apply for any of the following additional riders to build on the financial support provided by AGLA ConsumerChoice Term.

Disability Income Rider

The Disability Income Rider is designed to pay you a portion of your income if you become disabled and are unable to work. It is available in either a 2-year or a 5-year plan.

Plan benefits would begin after:

2-Year Benefit period: 90 days

5-Year Benefit period: 180 days

Plan Details:

Issue ages: 20-55

Minimum monthly benefit: \$500

Maximum monthly benefit is the lesser of the following amounts:

- \$5,000 for the 2-year option, \$3,500 for the 5-year option
- \$20 per \$1,000 of life insurance purchased, rounded to the nearest \$10, or
- Percentage of Gross Monthly Income (ask agent for details)

Please note, the maximum amount of disability income available may be reduced by existing personal, employer-provided and/or state disability income coverages.

Premium Waiver

Issue ages: 20-55

Termination age: 65

This rider provides coverage for the waiver of premiums after the Insured becomes totally disabled for 6 months.

Children's Term Life Insurance Rider

Issue ages for base Insured: 20-50; children: 7 days-17 years

Expires at child's age 25, Insured's age 65

Issue amounts: \$5,000-\$12,500

This rider provides a level amount of term insurance on each Insured Child with level premiums payable for the same period in which the coverage is provided. It may be converted to a permanent plan at any time and may be converted for up to 5 times coverage if conversion is made effective at child's age 25.

RIDER NAMES, BENEFITS AND AVAILABILITY MAY VARY BY STATE.

www.qualityoflifeinsurance.com

AGLA®

American General Life and Accident Insurance Company

American General Center • Nashville, Tennessee 37250-0001

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AGLA 8532-1 REV0610

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

The insurance company may contest the policy from the date of policy issue, a reinstatement or an increase in coverage, during a period provided by applicable law and described in the policy, for the misstatement or misrepresentation of material fact on the application for such policy, reinstatement, or increase.

If an Insured Person dies by suicide within the suicide period provided by applicable law and described in the policy, the death benefit will be limited as provided by the policy.

For Policy Forms AGLA 08TRM and Riders AGLA 04CRIR, AGLA 04CHIR, AGLA 04TIR, AGLA 05AD2, AGLA 05AHP, AGLA 05AHC and state variations.

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