

# Coverage when you need it most.

AIG DisabilityCare Direct



Marketed by:



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

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**WE KNOW LIFE.®**

**AIG** AMERICAN  
GENERAL

*“Without (disability) coverage, an unexpected disability can easily drive you into serious debt.”*

*— Money Magazine, 2002*



Odds of a disability are 3-5 times greater than death between the ages of 25-65<sup>1</sup>

You insure your car, home and other possessions that can easily be replaced. But if you couldn't earn an income, you'd be nowhere. What would you do?

## The One Most Important Thing You Should Insure

It's something we all take for granted. The ability to work. Just think about it.

Your earning potential to age 67 with 5% yearly increases:					
Age	\$25,000	\$50,000	\$75,000	\$100,000	\$200,000
30	\$2,692,739	5,385,477	8,078,216	10,770,955	21,541,909
35	2,001,594	4,003,189	6,004,783	8,006,377	16,012,754
40	1,460,065	2,920,129	4,380,194	5,840,258	11,680,517
45	1,035,762	2,071,524	3,107,286	4,143,048	8,286,095
50	703,310	1,406,619	2,109,929	2,813,238	5,626,477
55	442,825	885,649	1,328,474	1,771,298	3,542,597
60	238,728	477,455	716,183	954,911	1,909,822

What would you do if you weren't able to earn money for 90 days, a year or even longer? How would you pay for your mortgage, food, cars and other bills? How long could you and your family survive?

## Here are the FACTS about Disabilities

- Odds of a disability are nearly 3 times greater than death between the ages of 25-65<sup>1</sup>
- At age 37, the odds of becoming disabled are 3½ times higher than that of death<sup>4</sup>
- 1 in 3 Americans age 35 to 65 will suffer a disability lasting at least 90 days<sup>2</sup>
- 48% of all home mortgage foreclosures are due to a disability – only 3% are due to a death of the breadwinner<sup>3</sup>
- 1 in 4 families that filed for bankruptcy protection identified an illness or injury in their family as the major reason for the bankruptcy<sup>9</sup>

Despite all this, amazingly, 82 percent of Americans have little or no disability coverage<sup>5</sup>.

*“Many people think that disabilities are typically caused by freak accidents, the majority of long-term absences are actually due to illnesses, such as cancer and heart disease.”*

— SmartMoney, 2005

## One Little Mistake Could Wipe Out Years of Your Savings!

If you saved 10 percent of your income each year, just ONE year of a disability could wipe out a decade’s worth of savings!

## The TRUTH About Workers Comp and Social Security Disability

Relying on Workers Comp or Social Security? Then consider this:

- Almost half of Social Security Disability Insurance claims filed from 1992 through 2001 were denied<sup>6</sup>
- The average monthly Social Security Disability benefit received in 2003 was only \$862<sup>6</sup>
- Nearly 60% of injuries happen off the job, which means they are not covered by Workers’ Compensation<sup>7</sup>



## A New, Easier Way, to Get Disability Coverage!

Until now, disability insurance was difficult to qualify for. It required you to provide detailed financial statements, tax returns, and take a medical exam. You'll be happy to learn that the world's largest insurance company has come up with an easier way. The solution – *AIG DisabilityCare Direct* – issued as quickly as 48 hours with no medical exam or financial statements required!

### 6 Important Reasons To Choose AIG DisabilityCare Direct<sup>8</sup>:

1. No Medical Exam or Financial Statements Required  
Just answer a few questions – no lengthy delays, no medical exam needed and no financial statements required. You'll get up to \$5,000 in coverage in as quickly as 48 hours.
2. Income Replacement While You Recover  
*AIG DisabilityCare Direct* provides a monthly benefit you can rely on. You'll have money you need to help reduce the financial impact of your disability while you're unable to work.
3. Affordable Protection  
*AIG DisabilityCare Direct* is priced to fit your budget, with options to fit your individual lifestyle.
4. Guaranteed Renewability  
Your coverage will be there up to age 65
5. No Premiums Due During Disability  
Your premiums will be waived for as long as you're receiving disability benefits
6. Customize Coverage to Meet Your Needs  
Based on your income and personal finances, you can choose the amount of coverage, the benefit period and the elimination period that fit your needs.
  - a. Monthly benefits ranging from \$500 to \$5,000 (up to 60% of income at time of injury)
  - b. Benefit periods of 24 or 60 months
  - c. Elimination periods of 30, 60 or 90 or days



### If You Think It Won't Happen to You, Read This!

When Rick Matthews was a young man in Southern California he never thought about the need for life or disability insurance protection. But the sudden death of a close friend got his attention. Rick married, started a concrete contracting business and raised two sons. Early on, he decided to buy some life insurance coverage. He started with a \$100,000 life insurance policy and also bought some disability coverage. By the late 1980s, Rick increased his disability coverage to reflect the growing financial needs of his family and business.

But when an economic downturn hit Rick's business in the early 1990s, he almost decided to drop his disability coverage. "It came pretty close," Rick recalled. "My agent called me on the last day of the grace period, pretty much at the last hour. I thought, we'll try another year." Rick has never regretted the decision.

*It makes sense to insure your ability to earn an income."*

— Terry Savage,  
*Chicago Sun-Times* columnist  
and bestselling author

*An injury or illness could cut your income for a long period of time or even permanently...when this kind of disaster strikes, a disability policy can really save the day."*

— Suze Orman,  
*The 9 Steps to Financial Freedom*

About a year ago, Rick had double bypass surgery and had both legs amputated below the knee due to circulatory complications brought on by his heart condition.

At 55, Rick is learning to walk again. Disability coverage helped Rick and his family maintain their lifestyle, and his boys, 31 and 29, now run the business.

His philosophy has come full circle. "You realize that life is just a whisper, and then you're gone," he said. "I'm not one to give advice, but insurance sure worked well for me."

*Rick Matthews, San Diego, CA*

## The Most Important Phone Call You May Ever Make

*"Americans insure their homes, their cars, even their diamond engagement rings and antique collections. But far too many leave their single-most valuable asset – their income – underinsured or not insured at all."*

*— Better Homes and Gardens, April 2004*

Don't let another day go by without insuring your most valuable asset. Call now 800-489-0425 to make sure your income will always be there even if you're not able to work.

We'll conduct a thorough needs analysis to determine the amount of coverage, the benefit period and elimination period that's right for you.

AccuQuote is proud to be able to offer you this disability product, from a company that you can trust – American General Life member of AIG.

**Call us today to learn more  
at 800-489-0425.**

## 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 the financial hardships that illness or death can bring about.

- The most prominent independent ratings agencies continue to recognize American General Life in terms of insurer financial strength. For detailed information about our ratings, please visit [www.aigag.com/ratings](http://www.aigag.com/ratings)
- A steadfast commitment to our clients and the advisors who help safeguard their security
- We're a member company of AIG, one of the world's leading providers of financial services

<sup>1</sup> ProducersWeb.com, 2003

<sup>2</sup> Health Insurance Association of America, 2001

<sup>3</sup> U.S. Department of Housing and Urban Development, 1998

<sup>4</sup> CNN 2000

<sup>5</sup> Consumer Federal of America and American Council of Life Insurers, 2000

<sup>6</sup> Social Security Administration, 2005

<sup>7</sup> National Safety Council, 2005

<sup>8</sup> Issued by American General Life. Policy Form Number 05120. Not available in all States.

<sup>9</sup> Norton Bankruptcy Advisor, May 2000



Policies issued by:  
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*AIG Disability Care Direct Policy Form Number 05120*

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