

## Simple Disability Income Coverage for Term Buyers

The Disability Income Rider offered on AG Select-a-Term® can be a valuable enhancement for some term clients. Many of your term clients have some employer-provided disability income (DI) coverage, but may want more. They may also want coverage that won't be lost if they change jobs. If clients are issued standard or better for the term coverage, they can also qualify for the DI Rider with no additional medical underwriting.

### Simple DI Coverage

- Available to term applicants standard or better (some occupational restrictions)
- One benefit period — 2 years
- One elimination period — 90 days
- Two rate classes — white collar and blue/gray collar
- Two year pre-existing condition limitation
- No additional underwriting
- 30 days waiting period for sickness other than normal maternity, 10 months for normal maternity
- Same compensation as the base term plan.



### Issue Limits

- Minimum base term policy is \$250,000
- Minimum rider disability benefit amount is \$300 per month
- Maximum rider disability benefit amount is \$3,000 per month
- Maximum ratio of benefit (including existing disability income coverage) to income is 50 percent at time of issue, unless the exception described below applies
- White collar clients with other disability income coverage can purchase the DI Rider if their total coverage does not exceed 70 percent of income and the DI Rider benefit is not greater than 50 percent of income, or \$3,000 per month, as described above

The insured has to be gainfully employed at their regular job at least 30 hours per week at the time of any disability in order to be eligible for benefits. Once the rider is issued, the benefit amount will not change, even if the insured's income decreases or if the insured purchases additional DI coverage.

EXAMPLE		
Monthly Earnings	\$ 7,000.00	
Employer DI Coverage	3,500.00	50% of Income
Maximum DI Rider Available	1,400.00	
Total DI Coverage	4,900.00	70% of Income

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## Occupational classes

Most DI riders only offer one rate; this plan offers two. White Collar is class 1, Gray/Blue Collar is class 2. High-risk jobs and high risk activities, are ineligible.

## Definition of Disability

Inability to perform insured's own occupation for the first year and any occupation based on education, training and experience thereafter. Premiums will be waived for this rider, the policy to which it is attached and any other attached riders during each month that a benefit is paid for a covered disability.

## Underlying Term Policy

AG Select-a-Term: The DI rider is available on a 10-year plan and any plan from 15 years to 30 years. Tip: Select a term duration that extends beyond age 65 so the term coverage doesn't end before the DI Rider does.

## Guaranteed Renewable

The illustration only shows the first-year premium for the DI Rider because it is guaranteed renewable. Premiums are intended to be level for the entire coverage period. However, the company reserves the right to raise premiums by class as needed in the future. This is very common with A&H coverage.

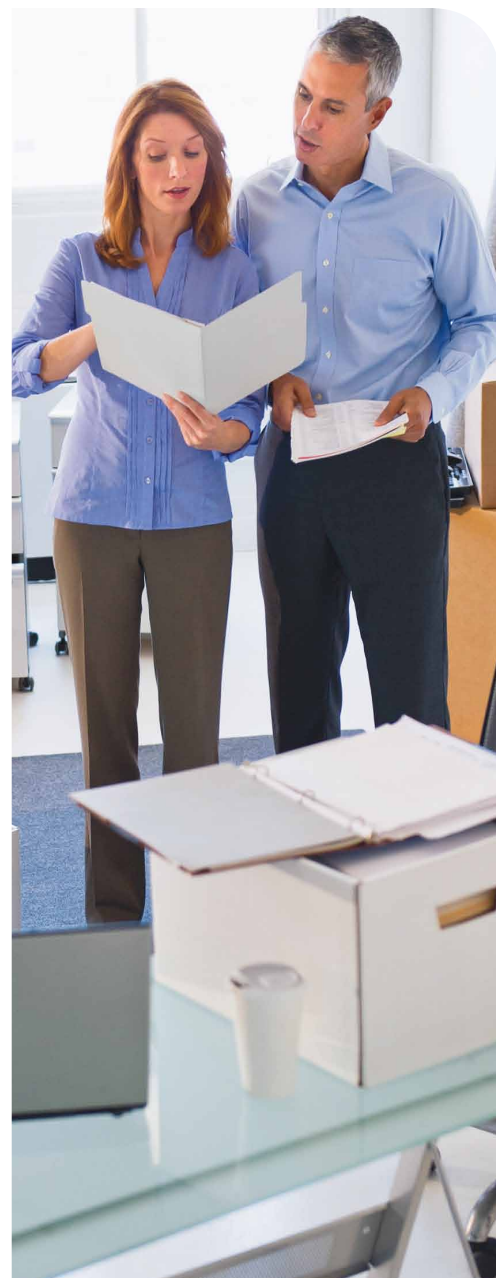
## State Approvals

The Disability Income Rider for AG Select-a-Term is not available in CA, KS, MA, MT, and NY.

Many of your term insurance prospects could also benefit from disability income coverage. The DI Rider can be an easy and effective way to address that need.

**For details on the Disability Income Rider,  
please see the specimen rider posted to our  
producer Web site, at:  
[eStation.americangeneral.com](http://eStation.americangeneral.com)**

**or contact your American General Representative:**



**American  
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