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| <p>American General Life Companies</p> <p>Direct carrier access</p> <p>Policies issued by American General Life Insurance Company 2727-A Allen Parkway, Houston, TX 77019. 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 annuities not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL.</p> | <p>Critical Care Plus®</p> | <p>Provides a lump sum payment up to \$500k for serious conditions like cancer, heart attack or stroke. Non-medical to \$100k. Issue ages 18-64. (59 for smokers)</p> |
| | <p>Accident Expense Plus®</p> | <p>Cover deductibles, co-pays and other expenses not covered by primary major medical plans. Provides lump sum payment for specific critical illnesses. Issues ages 0-64.</p> |
| | <p>Secure Income Plus</p> | <p>Non-cancelable and renewable to age 65. Offers a cash value benefit (ROP), 5 year own occ definition.</p> |
| | <p>Emergency Care Plus®</p> | <p>Covers many expenses not addressed by traditional health plans, such as transportation and lodging at non-medical facilities, sports injuries, emergency treatment, physical therapy. Pays directly to the insured per event. Issue ages 18-64.</p> |
| | <p>American General LTCSM</p> | <p>Flexible and affordable plan issues from ages 21-84. Has great built in features.</p> |
| <p></p> <p>Direct carrier access</p> <p>Great renewals</p> | <p>Assurity Balance® Simplified Disability</p> | <p>Easy to use DI, issue ages 18-59. Benefits amount \$300-\$2500. 6 months, 1 year and 2 year benefit periods.</p> |
| | <p>Century+ Individual Disability Income</p> | <p>Flexible, affordable DI, issue ages 18-60. Benefits available to age 67 and \$9k a month.</p> |
| | <p>AssurityBalance® Simplified Critical Illness</p> | <p>Issue ages 18-59, \$5k- \$50k. Lump sum benefits for 13 covered conditions. ROP if client dies, at no charge.</p> |
| | <p>AssurityBalance® Critical Illness</p> | <p>Issue ages 18-59, \$50k- \$500k. Lump sum benefits for 21 covered conditions. ROP if client dies, at no charge.</p> |
| | <p>AssurityBalance® Graded Benefit Disability Income Insurance</p> | <p>Impaired risk product, issue ages 18-60. Benefit periods are 2, 5 and 10 years. Two year grade period.</p> |

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| <p>Genworth Financial  Direct Home Access</p> | Privilege Choice | Genworth's premier plan, Privileged Choice combines innovation with rich, built-in benefits, making it one of the most comprehensive long term care insurance products available. |
| | Classic Select | The modular design of Classic Select (SM) allows you to customize a long term care insurance plan to help meet your customers' specific needs. |
| | TLC | Single pay linked benefit UL product. Provides pool of benefit dollars for covered long term care expenses. Zero (0) day elimination period for home health care, 15 year ROP benefit and issues ages 18-79. |
| <p> Direct Carrier Access</p> | Money Guard Reserve | UL product providing long term care coverage through riders. Offers tax free LTC benefits, tax free death benefit and lifetime money back guarantee. Issues ages 35-80, single-pay or 3, 5, 7 and 10 pay available. Minimum premium is \$25K. |
| | Money Guard Reserve Plus | All benefits of Money Guard Reserve plus: International benefits, no elimination period and the surrender period is 10 years vs. 20 for the Money Guard Reserve product. |
| <p> Own occ definition available to age 70 Unisex rates. Discount rates for 3 or more employees. Coverage available to key employees.</p> | Disability Income Insurance | Perfect for funding executive bonuses and salary continuation plans. Product has multiple rider options. |
| | Overhead Expense (DI) | Designed for professionals and owners of small-medium businesses to get reimbursed for expenses incurred during a disability. |
| | Disability Buy Out Insurance | Designed for professionals and owners of small-medium business who are full-time and key to the continuation of the business. |
| | Key Person Replacement (DI) | Product is designed to help small-medium business from the loss of key employees critical to the success of the business. |