



Could your financial health be at risk in the event of an accident or critical illness?

Well-educated, middle-class homeowner ...

Does this describe you?

New study reveals 60% of bankruptcies due to medical bills.¹

- Most of the families filing bankruptcy were well-educated home-owners with middle-class occupations.
- Three quarters of them had health insurance.
- 92% had medical bills over \$5,000 or 10% pretax family income.
- The share of bankruptcies attributable to medical problems rose 50% between 2001 and 2007.

Protect your financial future by supplementing your major medical plan with accident and critical illness insurance plans, like Accident Expense PlusSM and CriticalCare PlusSM insurance from American General Life Insurance Company.

¹ "Medical Bankruptcy in the U.S., 2007; Results of National Study," American Journal of Medicine, August 2009

Ready to close your coverage gaps? Call or e-mail me today:

Policies issued by: **American General Life Insurance Company**, 2727-A Allen Parkway, Houston, Texas 77019. Accident Expense Plus Policy Form Number 07120, Critical Illness Rider Form Number 07121, CriticalCare Plus Policy Form Number 05130, Benefit Extension Rider Form Number 05137, Medical Personnel HIV Rider Form Number 05139, Accidental Death & Dismemberment Rider Form Number 05138. **Important Note:** All benefits payable are subject to the terms and conditions of the policy, including benefit durations, limitations and exclusions. Not all benefits and exclusions apply in every state. Please consult the policy form and outline of coverage for details. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Comprehensive medical coverage may be required in some states in order to apply for or maintain the policy. 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 riders not available in all states.

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