
TOTAL DISABILITY INCOME COVERAGE OUTLINE OF COVERAGE

Rider Form 06305

Read Your Rider Carefully

This outline of coverage provides a very brief description of the important features of the Disability Income Rider ("the Rider"). This is not the insurance contract and only the provisions of the Rider will control. The Rider itself sets forth, in detail, the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR RIDER CAREFULLY!

Total Disability Income Coverage

The Rider provides for Total Disability income coverage ONLY. It does NOT provide comprehensive medical or hospital insurance, long-term care insurance or nursing home and home care insurance.

Benefits Of The Rider

We will pay the benefits summarized in this Outline of Coverage for a Covered Injury or a Covered Sickness, subject to the provisions in the Rider. The Rider provides monthly benefits for Total Disability, as defined, for a limited period, subject to waiting and elimination periods, exclusions and a pre-existing condition limitation.

Exclusions

We will not pay any Benefit for any Accident or Sickness of the Insured caused in whole or in part by, or resulting in whole or in part from:

(a) the Insured's suicide or attempt at suicide, intentional self-inflicted injury or sickness, or any attempt at intentional self-inflicted injury or sickness, while sane or insane; or (b) the Insured's being under the influence of an excitant, depressant, hallucinogen, narcotic, or any drug or intoxicant, including those prescribed by a Physician that are misused by the Insured; or (c) the Insured's commission of or attempt to commit a felony or assault; or (d) the Insured's engagement in an illegal activity or occupation; or (e) the Insured's voluntary participation in any riot or civil insurrection, or (f) declared or undeclared war, or any act of declared or undeclared war; or (g) the Insured's operating, learning to operate, or serving as a crew member of an aircraft or hot air balloon, including those which are not motor driven, or jumping, parachuting, or falling from an aircraft or hot air balloon; or (h) the Insured's engaging in hang gliding, bungee jumping, parachuting, sail gliding, parasailing or parakiting, or any similar activity; or (i) the Insured's riding in or driving any motor driven vehicle in a race, stunt show or speed test; or (j) or the Insured's practicing for or participating in any semiprofessional or professional competitive athletic contest for which the Insured receives any type of compensation or remuneration; or (k) the Insured's operating any type of land, water or air vehicle while having a blood alcohol content at or above the level made illegal for operation of such vehicle by the jurisdiction where the Accident occurred; or (l) psychiatric or psychological condition to include but not limited to, affective disorders, neuroses, anxiety, stress, depression, adjustments reactions, post-traumatic stress disorder, or Gulf-War Syndrome. However, Alzheimer's Disease or similar forms of senility or senile dementias, which are first manifested after the Waiting Period, are covered under the policy; or (m) pregnancy and pregnancy-related conditions that manifest before the Insured has been covered by the policy for a period of 10 months. Complications of Pregnancy will be payable the same as any other Covered Sickness; or (n) any condition whose diagnosis and/or degree of impairment are not verified by objective medical evidence from a Physician that is in accordance with generally accepted standard medical practice; or (o) Sickness that first manifests itself to the Insured during the Waiting Period shown on the Rider Specifications.

Pre-existing Condition Limitation

We will pay NO benefits for a Total Disability that is caused by a Pre-existing Condition unless the Total Disability commences after the policy, to which the Rider is attached has been in force for 2 years from the Effective Date or from the most recent reinstatement date.

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MONTHLY DISABILITY BENEFITS

If a Sickness first manifests itself to the Insured during the Waiting Period, **NO** benefits will be payable. If a Covered Sickness first manifests itself to the Insured after the end of the Waiting Period, or a Covered Injury occurs on or after the Effective Date, We will pay benefits as defined and limited in the Rider: (a) if We receive Satisfactory Proof of the Insured's Total Disability after the end of the Elimination Period; and (b) benefit will be calculated beginning on the first day after the Elimination Period.

We will continue to pay the Monthly Disability Benefit Amount until the earliest of: (a) the end of the Maximum Benefit Period shown in the Rider Specifications for any one Total Disability; or (b) when satisfactory proof of a continued Total Disability is not provided in accordance with the Rider; or (c) the date on which Total Disability ceases; or (d) the death of the Insured.

Notwithstanding any other provisions, if a Total Disability commences while the Rider is in force and commences prior to the Expiry Date, We will continue to pay the Monthly Disability Benefit up to the end of the Maximum Benefit Period.

RIDER SPECIFICATIONS

	Waiting Period*
COVERED INJURY	0 days
COVERED SICKNESS	30 days
Per Unit Value	\$100
Monthly Disability Benefit Amount - Units elected by Insured x Per Unit Value	
Elimination Period*	90 days
Maximum Benefit Period	24 months

***If a Sickness first manifests itself to the Insured during the Waiting Period, NO benefits will be payable. The Waiting Period begins on the Effective Date. Monthly Disability Benefits for a Covered Injury or a Covered Sickness can begin the day after the Elimination Period ends. The Elimination Period begins the day a Covered Injury Accident occurs or the day a Covered Sickness first manifests itself to the Insured after the Waiting Period.**

WAIVER OF PREMIUM BENEFITS

Premiums will be waived for the Rider, and the policy to which it is attached, along with any other attached riders, during each Month in which We pay the Monthly Disability Benefit. To keep the Rider, the policy to which it is attached, and any other riders in force under the Rider's Waiver of Premium Benefit, you must pay premiums during the Elimination Period and resume paying premiums on the first premium due date after the last Monthly Disability Benefit is paid, unless coverage is terminated.

The Waiver of Premium Benefit does not apply to any period that the Insured is disabled due to an Accident or Sickness that is excluded by specific name or specific description in the Rider.

DEFINITIONS

Accident means something out of the usual course of events that: (a) happens: (1) suddenly and unexpectedly; and (2) without the design or intent of the person injured; and (3) wholly and entirely independent of disease, bodily infirmity, illness, infection or any other physical condition; and (b) causes injury, loss or damage to the insured that must occur within 60 days of the accident.

Accidental Injury means bodily injury to an Insured as the result of an Accident.

Complication(s) of Pregnancy mean(s) a condition (when the pregnancy is not terminated) the diagnosis of which is distinct from pregnancy but which is adversely affected by pregnancy or caused by pregnancy, and include: acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, a non-elective cesarean section, an ectopic pregnancy which is surgically terminated or spontaneous termination of pregnancy which occurs during a period of gestation when a viable birth is not possible; and pre-nicious vomiting (hyperemesis gravidarum), pre-eclampsia and toxemia with convulsions (eclampsia of pregnancy).

Complications of Pregnancy do not include false labor, occasional spotting, physician prescribed rest during the period of pregnancy, morning sickness and similar conditions which, although associated with the management of a difficult pregnancy, are not medically classified as distinct Complications of Pregnancy.

Covered Injury means an Accidental Injury that: (a) occurs on or after the Effective Date and (b) occurs while the Rider is in force.

Covered Sickness means a Sickness that: (a) first manifests itself to the Insured after the Waiting Period and (b) occurs while the Rider is in force.

Elimination Period means the number of consecutive days shown in the Rider Specifications during which the Insured must be continuously and Totally Disabled prior to being eligible for Monthly Disability Benefits. No Benefits are payable during the Elimination Period.

Expiry Date means the date shown in the Rider Specifications.

Gainfully Employed means employed or self-employed for monetary gain or reward in any business, trade, profession, vocation, calling or occupation for at least 30 hours per week, but shall not include avocations or hobbies.

Insured means the person named as "Insured" in the Rider Specifications.

Job means work in which the Insured engages for pay and/or benefits.

Material and Substantial Duty/Duties means those duties that are normally required to be performed at the Insured's Regular Job or Job, as applicable, and cannot be reasonably modified or omitted.

Performing a duty at a particular work site, place or building is not a Material and Substantial Duty of an Insured's Regular Job or Job, as applicable, provided the Insured's employer will allow the Insured to Perform such duty at a different work site, place or building.

Month means a consecutive 30-day period.

Monthly Disability Benefit means the amount of Monthly Benefit payable under the Rider subject to the provisions, limitations and exclusions. The amount is calculated by multiplying the number of units elected by the Insured by the applicable Monthly Disability Benefit Amount per unit as shown in the Rider Specifications.

Preexisting Condition means: (a) any existing condition or symptom which would cause an ordinary prudent person to seek diagnosis, care, attention or treatment within a 2 year period before the Effective Date of the Rider; or (b) a condition or symptom for which medial advice, care, attention or treatment was recommended by a physician or received from a physician within a 2 year period before the Effective Date of the Rider.

Regular Job means an Insured's Job at which the Insured was Gainfully Employed at the time Total Disability begins.

Sickness means a disease, bodily infirmity, illness, infection or any other physical condition that affects the Insured, and is wholly independent of an Accident. Sickness includes Complication(s) of Pregnancy. Sickness does NOT include pregnancy and pregnancy-related conditions until after a 10 month Waiting Period.

Total Disability/Totally Disabled means a condition that, solely as a result of a Covered Injury or Covered Sickness occurring while the Insured is Gainfully Employed at the Insured's Regular Job at least 30 hours per week, affects the Insured: (a) during the Elimination Period and for the first 12 months following the Elimination Period so that the Insured is: (1) continuously and totally unable to perform the Material and Substantial Duties of the Insured's Regular Job; and (2) is not Gainfully Employed; and (3) under the regular and appropriate care of a physician for treatment arising from and related to a Covered Injury or Covered Sickness; (b) after the first 12 months following the Elimination Period so that the Insured is: (1) continuously and totally unable to perform the Material and Substantial Duties of any Job for which the Insured is qualified, based on education, training or experience; and (2) not Gainfully Employed; and (3) under the regular and appropriate care of a physician for treatment arising from and related to a Covered Injury or Covered Sickness.

Waiting Period means the period that begins on the Effective Date of the Rider and continues for the period shown in the Rider Specifications. There is NO coverage for a Sickness that first manifests itself to the Insured during the Waiting Period.

Premiums: \$ _____ Payable _____ Until age 65
(mode)

THIS OUTLINE OF COVERAGE IS ONLY A SUMMARY OF THE COVERAGE PROVIDED; THE RIDER ITSELF SHOULD BE CONSULTED TO DETERMINE GOVERNING CONTRACTUAL PROVISIONS.

American General

Life Companies

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