



American General LTCSM

It's not your *classic* long term care insurance.

- **Third** pool of benefits through Shared Care Rider *maximizes* lifetime benefits for couples
- Built-in 40% cash benefit
- Pay initial and ongoing premiums with American Express®, MasterCard® or Visa® – *client can earn credit card rewards with each payment*
- Innovative premium options to make inflation protection more affordable
- Submit new business online with eSignature technology — *no wet signatures and no duplicate forms!*

▶ Client Guides

- **American General LTC Product At-a-Glance (AGLC103180)**
 - [Nationwide](#) (excl. CA, MT, NH, PA, TX)
 - [New Hampshire](#)
 - [Pennsylvania](#)
 - [Texas](#)
 - *Coming soon: California, Montana*
- **American General LTC Inflation Protection Guide (AGLC103255)**
 - [Nationwide](#) (excl. CA, MT, NH, PA, TX)
 - [New Hampshire](#)
 - [Pennsylvania](#)
 - [Texas](#)
 - *Coming soon: California, Montana*
- **Presentation: [Long Term Care Insurance: Freedom. Choices. Independence.](#) (AGLC104302).** The facts about LTC: who needs it, who pays for it, who provides it, and how insurance can help protect families and caregivers.

Need Sales Support?
1-877-399-7747 or
A&H.marketing@aglife.com

▶ Producer Guides

- [Producer Guide](#) (AGLC102940)
- [Why Sell American General LTC?](#) (AGLC104301)
- [How to Submit Online Applications](#) (AGLC103976)
- [Tax Laws Overview](#) (AGLC102938)
- For printed guides and applications, go to eStation.aglife.com

▶ Illustrations

- [Get a Quick Quote](#) (for agents not appointed with American General Life — use submit code GETAQUOTE)
- [Get a Quote and Submit Online](#) (click "Haven't Registered?" to request a password)
- [Download Quote Software to your Desktop](#) (use install code AGLC)

▶ Underwriting Tools

- [Field Underwriting Guide](#) (AGLC103905)
- [Request a Pre-screen](#)
- **Review Underwriting Scenarios:**
 - [John's case](#)
 - [Mark's case](#)
 - [Beth's case](#)

▶ LTC Training

- *Brainshark:* [American General LTC Overview](#)
- *Webinar:* [Long Term Care and your Clients' Financial Health](#)
- *Webinar:* [The LTC Discussion: How to Start and Finish the Conversation](#)
- **Partnership Training**
 - [View initial LTCL training requirements by state](#)
 - [View ongoing LTCL training requirements by state](#)
 - [Find a course in your state](#)
- OR visit one of these providers, with special offers for agents appointed with American General Life:
 - [WebCE](#) — 10% off CE course fees
 - [CTLC Partnership Training](#) — See exclusive discount offer on CLTC designation course below
- **CLTC Designation — \$200 Discount Offer.** American General Life is pleased to offer a \$216 discount on the CLTC Master Class. Call 1-866-383-2075 to register. Mention code LTCS216 to receive the discount.
 - *Coming soon:* Earn your CLTC designation online — an eLearning program will be available in September 2010. [View a demo](#) or [pre-register](#).

Policies issued by:

American General Life Insurance Company

2727-A Allen Parkway, Houston, Texas 77019

Policy Form Number 08000.

The underwriting risks, financial and contractual obligations, and support functions associated with the 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. Guarantees are subject to the claims-paying ability of the issuing insurance company. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy and riders for complete details.

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 are covered in every state. Please consult the policy form and outline of coverage for details. Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. If uncertain, contact your American General Life Companies representative for assistance.

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