

# Supplemental Application for Chronic Illness Accelerated Death Benefit Rider Virginia Version

**American General Life Insurance Company, Houston, TX**

This is a supplement to the application for the Life Insurance for the Primary Proposed Insured. Please complete if the Chronic Illness Accelerated Death Benefit Rider is being elected.

(Check the box that applies)

New Application     Reinstatement     Base Policy Specified Amount Increase

**1. Primary Proposed Insured**

First Name \_\_\_\_\_ MI \_\_\_\_ Last Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

**2. Benefits (Complete for New Application Only)**

**A. Maximum Monthly Benefit:**     2% of Lifetime Maximum Benefit     4% of Lifetime Maximum Benefit  
 Maximum Per Diem Allowable

**B. Lifetime Maximum Benefit Percentage:** \_\_\_\_\_ %

Note: If the Chronic Illness Accelerated Death Benefit Rider is approved and added to your policy, the policy will also include, at no additional charge, a Terminal Illness Accelerated Death Benefit Rider. The Disclosure of Accelerated Death Benefits form must be completed for the Chronic Illness Accelerated Death Benefit rider, if required by the state of issue.

**3. Health Questions – In this section, “you” refers to the Primary Proposed Insured.**

A. During the last 12 months, have you:

1. Required assistance or supervision of any kind to perform an activity of daily living, such as mobility (including the use of a pronged cane), taking medications, dressing, eating, walking, bathing or toileting?.....  Yes  No
2. Used a catheter, chair lift, dialysis, motorized scooter, oxygen equipment, quad or three-pronged cane, respirator, walker, or wheelchair? .....  Yes  No
3. Been advised to enter or reside in a nursing home, assisted living facility, long term care facility, Continuing Care Retirement Community (CCRC), residential care facility, rehabilitation facility, Skilled Nursing Facility (SNF) or an adult day care, or required home health care?.....  Yes  No

B. During the last 3 years, have you used insulin to treat Diabetes?.....  Yes  No

Have you ever been diagnosed or treated by a licensed health care provider for:

1. Diabetes WITH COMPLICATIONS (such as eye, kidney, or nerve damage)?.....  Yes  No
2. Diabetes AND Heart Disease, Stroke, or Peripheral Vascular Disease?.....  Yes  No

C. Have you EVER been diagnosed with, been treated for, tested positive for, or received medical advice from a licensed health care provider for any of the following conditions:

1. Alzheimer’s disease, Dementia, Mild Cognitive Impairment (MCI), or Organic Brain Syndrome (OBS) .....  Yes  No
2. Amputation due to disease .....  Yes  No
3. Amyotrophic Lateral Sclerosis (ALS or Lou Gehrig’s disease) .....  Yes  No
4. Stroke, Cerebral Vascular Accident (CVA), or Transient Ischemic Attack (TIA).....  Yes  No
5. Organ Transplant (other than corneal) .....  Yes  No
6. Multiple Sclerosis.....  Yes  No
7. Huntington’s Chorea.....  Yes  No
8. Muscular Dystrophy.....  Yes  No
9. Myasthenia Gravis.....  Yes  No
10. Macular Degeneration.....  Yes  No
11. Blindness.....  Yes  No
12. Optic Neuritis.....  Yes  No



- 13. Osteoporosis with fractures .....  Yes  No
  - 14. Parkinson's disease .....  Yes  No
  - 15. Post-Polio Paralytic Syndrome.....  Yes  No
  - 16. Polymyositis.....  Yes  No
  - 17. Scleroderma .....  Yes  No
  - 18. Memory loss .....  Yes  No
  - 19. Unplanned weight loss greater than 15 pounds within the last 2 years.....  Yes  No
  - 20. Arthritis with narcotic pain medication within the past 12 months.....  Yes  No
- D. Do you have a parent or sibling diagnosed or treated by a licensed health care provider for Huntington's chorea or Polycystic Kidney Disease? .....  Yes  No
- E. In the last 5 years, have you been diagnosed with, treated for, tested positive for, or received medical advice from a licensed health care provider for any of the following conditions:
- 1. Disorientation .....  Yes  No
  - 2. Multiple falls or injury due to a fall .....  Yes  No
  - 3. Chest Pain .....  Yes  No
  - 4. Loss of balance .....  Yes  No
  - 5. Loss of strength.....  Yes  No
  - 6. Tremors .....  Yes  No
  - 7. Dizziness.....  Yes  No
- F. Do you have a handicap sticker, handicap placard, or handicap license plate? (If yes, give reason below) .....  Yes  No
- G. In the last 24 months, have you had to limit or been advised by a licensed health care provider to limit, reduce, discontinue or restrict any activities or hobbies? (If yes, give reason below) .....  Yes  No
- H. In the past 24 months, have you required assistance with shopping, arranging transportation, housekeeping, cooking, laundry, meal preparation, managing finances, managing medications, using the telephone or used a straight cane? (If yes, give reason below) .....  Yes  No

**Give details to all yes answers to questions 3. E-H.**

Question #	Nature of Condition/Date of diagnosis	Date of last treatment or last medication taken	Name & address of Physician seen
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- I. Within the past 5 years, have you received any long term care benefits, disability income benefits Social Security Disability Income Benefits? (If yes, please provide details in **Section 4, Remarks.**) .....  Yes  No
- J. Within the past 5 years, have you been declined for long term care insurance, including long term care or chronic illness insurance provided by rider to a life insurance or other policy including annuities? (If yes, please provide the name of the company, date and the reason in **Section 4, Remarks.**) .....  Yes  No

**4. Remarks**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



I, the Primary Proposed Insured signing below, agree that I have read the statements contained in this application supplement and that all statements and answers given in this application supplement are true and complete to the best of my knowledge and belief. I understand that any misrepresentation contained in this application and relied on by American General Life Insurance Company may be used to reduce or deny a claim or void the policy if: (1) such misrepresentation materially affects the acceptance of the risk; and (2) the policy is within the contestable period.

I understand that benefits under the Chronic Illness and Terminal Illness riders are provided through an accelerated death benefit option, and that if I exercise the accelerated benefit option, any beneficiary I designate will receive a reduced death benefit.

Fraud Warning: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Primary Proposed Insured Signature**

X

Date \_\_\_\_\_

**Licensed Writing Agent**

X \_\_\_\_\_

Date \_\_\_\_\_

Writing Agent Name \_\_\_\_\_

Writing Agent Number \_\_\_\_\_

Agency Number \_\_\_\_\_

