

Notice and Consent Form For AIDS Virus (HIV) Antibody/Antigen Testing

American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX 77019

To evaluate your eligibility for insurance coverage, it is requested that you consent to be tested to determine the presence of antibodies or antigens to the Human Immunodeficiency Virus (HIV). By signing and dating this form, you agree that these tests may be performed and that underwriting decisions will be based on the test results.

THE HIV VIRUS

The HIV Virus causes a life threatening disorder of the immune system called Acquired Immune Deficiency Syndrome (AIDS). The virus is spread by sexual contact with an infected person, by exposure to infected blood (as in needle sharing during intravenous drug use or, rarely, as a result of a blood transfusion), or from an infected mother to her newborn infant. Persons who have a history of high-risk behavior should change these behaviors to prevent getting or giving the HIV virus. Specific important changes in behavior include safe sex practices (including condom use for sexual contact with someone other than a long-term monogamous partner) and not sharing needles.

PRE-TESTING CONSIDERATION

Many public health organizations have recommended that before taking an AIDS virus (HIV) antibody/antigen test a person seek counseling to become informed concerning the implications of such tests. You may wish to consider counseling, at your expense, prior to being tested.

DISCLOSURE OF TEST RESULTS

All test results will be treated confidentially. The results of the tests will be reported to the insurer identified on this form. Results of the tests will not otherwise be disclosed except as required or allowed by law.

MEANING OF TEST RESULTS

While positive HIV antibody test results do not mean that you have AIDS, they do mean that you are at increased risk of developing AIDS or AIDS-related conditions. The tests are tests for antibodies to the HIV virus, the causative agent for AIDS, and show whether you have been exposed to the virus.

Positive HIV antibody/antigen test results will adversely affect your application for insurance. This means that your application will probably be declined.

HIV test results are highly reliable but not 100% accurate. Possible errors include:

- a. False positives: the test gives a positive result even though you are not infected. This happens rarely and is more common in persons who have not engaged in high risk behavior. Retesting should be done to help confirm the validity of a positive test.
- b. False negatives: the test gives a negative result even though you are infected with HIV. This happens most commonly in recently infected persons. It takes at least 4 to 12 weeks for a positive test result to develop after a person is infected.

CONSENT

I have read and I understand this Notice and Consent Form. I voluntarily consent to testing and disclosure as described above. I understand that I have the right to request and receive a copy of this form. A photocopy of this form will be as valid as the original.

Proposed Insured's or Parent/Guardian's Signature

X

Proposed Insured's name (printed) _____

Signed on (date) _____

