



MAJOR ILLNESS/LONG-TERM DISABILITY CHECKLIST

PRE-ONSET:

- Review health care coverage and assure continuation of adequate coverage on an affordable basis.
- Obtain Social Security earnings records to determine eligibility status and amount of Social Security disability benefits.
- Review potential effect on individual and family income and expenses. If sufficient continuing income will not be available, consider purchase of disability income insurance.
- Evaluate need for long-term care insurance.
- Execute or review living will, durable power of attorney and appointment of health care representative.

POST-ONSET:

- Consider whether home needs to be made handicapped accessible.
- If full-time assistance will be needed, arrange separate living quarters for such personnel, or evaluate assisted-living facilities. If part-time assistance is required, arrange for visiting nurse or other home health care.
- Review effect on life insurance premium obligations. Will a waiver of premium or other policy provision or rider apply?
- Review household budget to eliminate or reduce unnecessary cash outflows.

This information is provided by American General Life Insurance Company (AGL) and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).

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