



Accelerated Access Solution[®]

An innovative chronic illness accelerated death benefit rider

Accelerated Access Solution has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness even if it is NOT a permanent condition. Besides, it pays benefit on an indemnity basis - no receipts required and family care is covered!

Compare Accelerated Access Solution Against Other Chronic Illness and LTC Riders

	AMERICAN GENERAL LIFE <i>Accelerated Access Solution</i>	ALLIANZ <i>Chronic Illness Rider</i>	GLOBAL ATLANTIC <i>Accelerated Access Rider</i>	LINCOLN <i>LifeEnchance Accelerated Benefits Rider</i>	NATIONWIDE <i>Long Term Care Rider II</i>	PRUDENTIAL <i>Benefit Access Rider</i>	SECURIAN <i>Accelerated Death Benefit for Chronic Illness Agreement</i>
TYPE OF RIDER	Chronic Illness	Chronic Illness	Chronic Illness	Chronic Illness	LTC	Chronic Illness	Chronic Illness
Qualification for Benefits¹	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs <ul style="list-style-type: none">BathingContinenenceDressingEatingToiletingTransferring or Severe Cognitive Impairment
Permanency Requirement	No	✓	✓	✓	No	For some products ⁵	No
Indemnity Benefit Payment	✓	✓	✓	✓	✓	✓	✓
Predictable Benefit Amount	✓	✓	✓	✓	✓	✓	✓
Monthly Benefit Payment Options	2% ² , 4% ² , or IRS per diem at the time of claim	\$1,000 - \$10,800 ²	2% ²	2% ²	2% ² , 3% ² , 4% ²	2% ² , 4% ^{2,4}	2% ² , 4% ²
Adjustable Benefit Base	50-100% of Death Benefit	100% of Death Benefit	100% of Death Benefit	100% of Death Benefit	10-100% of Death Benefit	100% of Death Benefit	50-100% of Death Benefit
Waiver of Monthly Deductions	✓	✓	✓	✓	* ³	✓	
Foreign Use of Benefits	✓	✓	No	✓	✓	✓	No

Available on QoL Max Accumulator+, QoL Value+ Protector and QoL Guarantee Plus GUL II

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Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned

on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

¹ All riders require condition to be diagnosed by a licensed healthcare professional and condition to continue for at least 90 days to satisfy the elimination period.

² Not to exceed the monthly IRS per diem limit at the time of claim. IRS caps the maximum daily rate each year. The 2019 maximum per diem is \$370/day or \$11,100/month. Subsequent years may be higher.

³ Continues deductions until policy value is exhausted and then prevents lapse while on claim.

⁴ Prudential—The 4% Monthly Benefit Percentage is only available on policies that have a basic insurance amount that is less than or equal to \$500,000.

⁵ With the BenefitAccess Rider, Prudential requires the chronic illness condition to be permanent for two products, PruLife Essential UL and PruLife Custom Premier II. Permanency is not required with the other products where BenefitAccess Rider is offered.



Quality of Life...Insurance®

Data Generation 3/13/2019 for the State of Colorado. Every attempt has been made to verify the accuracy of this information. These carriers are peer group competitors of American General Life Insurance Company. Competitor riders include, Allianz Chronic Illness Rider (Policy form # PR95357), Global Atlantic (Policy form # ICC13-LCABR-E14), Securian Accelerated Death Benefit for Chronic Illness Agreement (Policy form #s F77938-2 8-2016 DOFU 8-2016) Prudential BenefitAccess Rider (Policy Form # ICC16 VL 145 B4-2016), Lincoln LifeEnhance Accelerated Benefits Rider (Policy form #ABR-5762), and Nationwide Long-term Care Rider II (Policy form #ICC17-LAM-2609).

Policies issued by American General Life Insurance Company (AGL) Houston, TX, Policy Form Numbers, 15442, ICC15-15442, 15442-5, 15646, ICC15-15646 and 15646-5, 16760, ICC16-16760; Rider Form Numbers, 13600-5, 15600 and ICC15-15600. See rider for details regarding the benefit descriptions, limitations and exclusions. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims paying ability of the issuing insurance company. ©2019 AIG. All rights reserved.

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