

Accelerated Access Solution[®]

Optional Living Benefit Rider for Chronic Illnesses

The Accelerated Access Solution[®] (AAS) is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria.¹ Monthly payouts are made for as long as the criteria is met, or until the AAS benefit amount is exhausted, whichever occurs first.

The AAS is available on AG Secure Lifetime GUL[®] II, Value+ IUL, Elite Index[®] II and AG Platinum Choice VUL policies. AAS is available with or without the AG Asset Protector[®] bundle on AG Secure Lifetime GUL II policies. AG Asset Protector, provides a unique package of living benefits that allow access to death benefits while living. The AG Asset Protector product suite includes two riders: the Accelerated Access Solution which allows income-tax-free access to death benefits if diagnosed with a chronic illness, plus the Lifestyle Income SolutionSM which allows access to your death benefit for any reason after age 85.

For information on AG Asset Protector, go to RetireStronger.com



Base Life Insurance Policy	Value+ IUL, Elite Index II, AG Platinum Choice VUL and AG Secure Lifetime GUL II policies; AAS must be purchased at time of base policy along with Terminal Illness Rider ²
Issue Ages	18-80
Ideal Client	<p>Consumers who:</p> <ul style="list-style-type: none"> • know they need life insurance to protect them and their families • have experienced a recent health care event with a family member or friend, and realize how expensive it can be • realize they need an additional financial safety net in the event of an unexpected chronic illness • are in good health but want options in the event their health deteriorates later in life • Note AAS is not available to foreign nationals
Consumer Benefits	<ul style="list-style-type: none"> • Multiple benefit payment options – three options available for monthly benefit payments: <ul style="list-style-type: none"> • The IRS maximum per diem amount in effect at the time claim begins. The 2015 per diem rate is \$330/day. • 2% of AAS benefit per month • 4% of AAS benefit per month • Unique benefit payment option - IRS maximum per diem amount at time claim begins – providing a form of inflation protection for the policy owner's benefit³ • Waiver of monthly deduction – policy payments stop (including base policy + all riders) while eligible for benefits • Flexible option with total benefit amount – select any amount between 50% -100% of the base policy death benefit amount • Care coordination services available – variety of optional and free support services available to the insured at time of claim • No receipts required – benefits paid irrespective of actual costs incurred • Dollar-for-dollar death benefits payout – Know the benefit to be received at the time of rider purchase - <u>no discount</u> applied at time of claim⁴ • Not a "use or lose it" policy – benefits are paid no matter what...either when the chronic illness requirement is met or via death benefits • Control over how money is spent – up to the policy holder how the funds are used, not restricted via the policy • Benefits increase if death benefits grow – AAS lifetime benefit amounts are locked in at the time of initial claim. If policy death benefit increases as the cash value in the policy grows, AAS benefit can be potentially higher than the initial death benefit⁴
Rider Application	Accelerated Access Solution chronic illness rider application submitted for underwriting approval at time of the base policy application.

Rider Activation	In addition to completion of a 90-day elimination period, one of the following health impairment criteria must be met: <ul style="list-style-type: none"> • Must be certified by a qualified practitioner that insured is permanently unable to perform, without substantial assistance from another person, two of the Activities of Daily Living (ADLs – bathing, continence, dressing, eating, toileting, transferring) • Requires substantial supervision from threats to health and safety due to a severe cognitive impairment (similar to Alzheimer’s and similar forms of irreversible dementia) that is measured by clinical evidence and standardized tests measuring: <ul style="list-style-type: none"> • Short-term or long-term memory • Orientation as to people, places or time • And deductive or abstract reasoning
Rider Cost	Varies by accelerated benefit amount option, issue age, gender and underwriting class: the monthly charge will not exceed the Maximum Monthly Charge shown the policy schedule.
Payout Options	Benefits are payable at a monthly amount based on desired purchased accelerated benefit amount - three options exist: <ul style="list-style-type: none"> • Payout rate tied to maximum government allowed per diem for chronic illness income tax-free benefits: the per diem for 2015 is \$330. • 2% or chosen accelerated amount capped at the IRS maximum (max per diem times 30) • 4% of chosen accelerated amount capped at the IRS maximum (max per diem times 30)
Minimum Accelerated Benefit	\$50,000
Maximum Accelerated Benefit	\$1,500,000
Maximum Monthly Payout	Percentage of specified benefit amount at the time all eligibility for benefits are first satisfied. ⁵
Elimination Period	Insured must be chronically ill for 90 consecutive days prior to qualifying for benefits. See outline of coverage for details.
Re-Certification	Annual recertification is required
Waiver of Monthly Deductions	Monthly deductions are waived for as long as the policy owner meets the chronic illness requirement
Benefit Type	Indemnity plan – benefits paid irrespective of actual costs incurred, no receipts required
Policy Changes	Limitations on policy changes after rider begins to pay benefits.
IRS Designation	Accelerated Access Solution provides favorable tax treatment under section 101(g) of the Internal Revenue Code

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¹ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.
² The free Terminal Illness Rider must be added to the policy in order to purchase the Accelerated Access Solution rider. The Terminal Illness Rider is not available in New York.
³ IRS caps the maximum daily rate each year. The 2014 maximum per diem is \$330/day or \$9,900/month. Subsequent years may be higher.
⁴ Subject to the \$1.5MM lifetime cap.
⁵ The maximum will be reduced by any outstanding liens against the policy resulting from any other accelerated death benefit endorsement or rider attached to the policy.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 13460, ICC13-13460, 13717, ICC13-13717, ICC14-14779, 14779, 14904, ICC14-14904; Rider Form Numbers 13600, ICC13-13600, 13601, 13972. 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 the state of 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. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details.

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