

Accelerated Access Solution®

Additional Living Benefit Rider for Chronic Illnesses



PRODUCT HIGHLIGHTS

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 QoL Max Accumulator+, QoL Value+ Protector and QoL Guarantee Plus GUL II® policies. AAS is available as an individual addition or in combination with the CustomerChoice Lifestyle Income Solution® rider on some products.

The AAS rider allows income-tax-free access to death benefits if diagnosed with a chronic illness.

Base Life Insurance Policy	QoL Max Accumulator+, QoL Value+ Protector and QoL Guarantee Plus GUL II; AAS must be purchased at time of base policy
Issue Ages	18-80
Ideal Client²	<p>Consumers who:</p> <ul style="list-style-type: none"> • know they need life insurance to protect themselves and their families • have experienced a recent health care event with a family member or friend and realize how expensive it can be • understand 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
Consumer Benefits³	<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 — 2017 per diem rate is \$360/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 benefit⁴ (Not available in California) • Waiver of monthly deduction—policy deductions 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 claim⁵ • 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 benefit⁵
Rider Application	Accelerated Access Solution chronic illness rider application submitted for underwriting approval at time of the base policy application.
Minimum Accelerated Benefit	\$50,000
Maximum Accelerated Benefit	Up to the base policy maximum not to exceed \$3,000,000



California residents must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC110145).

Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG)

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<p>Rider Activation</p> <p>IMPORTANT NOTE: American General Life's (AGL) AAS chronic illness rider does not require that a condition be permanent in order to file a claim for benefits.</p> <p>See Coordination of Benefits section for details on how AAS and QoL Chronic Illness Rider work together.</p>	<p>For a period of at least 90 consecutive days, one of the following health impairment criteria must be met:</p> <ul style="list-style-type: none"> • Must be certified by a qualified practitioner that insured is 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 – And orientation as to people, places or time – And deductive or abstract reasoning • If an insured becomes initially eligible for benefits (i.e. satisfies definition of Chronically Ill, and satisfies 90-day elimination period, etc) and then subsequently recovers, a new elimination period will apply if the number of days that has passed since the end of the last benefit period and the date of the new certification for Chronic Illness is greater or equal to 30 days.
<p>Rider Cost</p>	<p>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.</p>
<p>Payout Options</p>	<p>Benefits are payable at a monthly amount based on desired purchased accelerated benefit amount - three options exist:</p> <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 2018 is \$360/day. • 2% or chosen accelerated amount capped at the IRS maximum • 4% of chosen accelerated amount capped at the IRS maximum
<p>Payout Options (California)</p>	<p>Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:</p> <ul style="list-style-type: none"> • 2% of AAS benefit, or the applicable maximum monthly amount if less • 4% of AAS benefit, or the applicable maximum monthly amount if less <p>The maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.</p> <ul style="list-style-type: none"> • Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider. ⁶
<p>Max Monthly Payout</p>	<p>Percentage of specified benefit amount at the time all eligibility for benefits are first satisfied.⁷</p>
<p>Coordination of Benefits</p> <p>For important consumer disclosures on the QoL Accelerated Benefit Riders, please visit qualityoflifeinsurance.com.</p>	<ul style="list-style-type: none"> • In the event of a qualifying Chronic Illness, the AAS benefit rider pays out prior to QoL[®] Chronic Illness Accelerated Benefit Rider (ABR). • Additional qualifying events will be covered under the QoL Chronic Illness ABR. • Flexible option with total benefit amount: select any amount between 50% - 100% of the base policy death benefit. • May accelerate Chronic Illness benefits from both the AAS and QoL Chronic Illness Rider depending on the elected AAS benefit amount. • 100% of the death benefit up to a maximum of \$3,000,000 is available when accessing both the AAS and QoL ABRs.
<p>Elimination Period</p>	<p>Insured must be chronically ill for 90 consecutive days prior to qualifying for benefits. See outline of coverage for details.</p>
<p>Re-Certification</p>	<p>Annual recertification is required</p>
<p>Waiver of Monthly Deductions</p>	<p>Monthly deductions are waived for as long as the policy owner meets the chronic illness requirement</p>
<p>Benefit Type</p>	<p>Indemnity plan – benefits paid irrespective of actual costs incurred, no receipts required</p>
<p>Policy Changes</p>	<p>Limitations on policy changes after rider begins to pay benefits.</p>
<p>IRS Designation</p>	<p>Accelerated Access Solution provides favorable tax treatment under section 101 (g) of the Internal Revenue Code</p>

1 Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.
2 AAS is not available to foreign nationals.
3 Rider may not be available in all states and features may vary by state.

4 IRS caps the maximum daily rate each year. The 2017 maximum per diem is \$360/day or \$10,950/month. Subsequent years may be higher.
5 Subject to the \$3M lifetime cap.
6 The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not

limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.
7 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.



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Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, 15442-5, ICC15-15442, 15442-10A, 15646, 15646-5, ICC15-15646, 16760, ICC16-16760; Rider Form Numbers 15602, ICC15-15602, 15603, ICC15-15603, 15604, ICC15-15604, 15600, ICC15-15600, 15972, 15972-5, 82012, 82012-CA, 82410, 88390, 14002, 14002-5, ICC14-14002, 14306, 14306-5, 07620, 15997, ICC15-15997, 15996, 15996-5, 15994, ICC15-15994, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, 15990, 13600-5, AGLA 04CHIR-CA (0514), AGLA 04CRIR, and AGLA 04TIR. Please visit qualityoflifeinsurance.com for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. 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. © 2018 AIG. All rights reserved.

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