

Kansas and Washington Approve Accelerated Access SolutionSM

Chronic Illness Accelerated Benefit Rider for AG Secure Lifetime GUL[®] II

American General Life Insurance Company (American General) is pleased to expand the availability of the Accelerated Access Solution (AAS) to include **Kansas and Washington.**

The Accelerated Access Solution is an accelerated benefit rider for AG Secure Lifetime GUL II policies which 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 total AAS benefit amount is exhausted, whichever occurs first.

Key Benefits:

- **Multiple benefit payment options** – three options available for monthly benefit payments:
 - IRS maximum per diem amount at time claim begins (the 2014 per diem rate is \$330/day)
 - 2% of the AAS benefit per month
 - 4% of the AAS benefit per month
- **Waiver of monthly deduction** – policy payments stop for as long as policy owner meets the chronic illness requirement¹
- **Flexible options with total benefit amount** – select any amount between 50% -100% of the base policy death benefit amount
- **No receipts required** – benefits paid irrespective of actual costs incurred
- **Guaranteed benefits** – no increases in rider costs or decreases in benefits paid due to changing market conditions
- **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
- **No waiting period** – chronic illness benefits are available as soon as policy is issued (90 day elimination period applies)²

State Approvals

As of February 26, 2014, the Accelerated Access Solution is approved in all states EXCEPT:

- California
- Connecticut
- New York
- Oregon

Life Insurance You Don't Have to Die To Use

The AG Asset ProtectorSM product suite includes two riders: the Accelerated Access Solution which helps protect against the unexpected expenses that may arise from chronic illnesses and Lifestyle Income SolutionSM which helps preserve your standard of living throughout retirement.

Ideal Accelerated Access Solution Customers:

- 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 that they need an additional financial safety net in the event of an unexpected chronic illness
- are generally in good health but want options in the event their health deteriorates later in life

Application Submission

The Accelerated Access Solution chronic illness rider application must be submitted for underwriting approval at time of the base policy application.

Illustrations

The Accelerated Access Solution chronic illness rider application must be submitted for underwriting approval at time of the base policy application.

Sales and Marketing Materials

Consumer and producer approved materials for the Accelerated Access Solution available on the RetireStronger.com site. Click on "Producers" in upper right hand corner, then on "Product and Sales Resources". Information is available on the green "AG Asset Protector" tab. Printed materials are available for order through Forms Depot. Additionally, information is available on [Accelerated Benefit Rider playbook](#) and [eStation](#).

¹ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.

² 90 consecutive days must expire before the Insured becomes eligible for Accelerated Benefit payments.
See outline of coverage for details.

American General
Life Companies

*Policies issued by: American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. AG Secure Lifetime GUL II form number 13460, ICC13-13460; Accelerated Access Solution (Chronic Illness Accelerated Death Benefit Rider) form numbers 13600, ICC13-13600; Lifestyle Income Rider Form Number 13972. The underwriting risks, financial and contractual obligations, and support functions associated with the products issued by AGL are the issuing insurer's responsibility. AGL does not solicit business in the state of New York. Policies and riders not available in all states. **Important:** Prior to soliciting business, be certain that you are appropriately licensed and appointed with the insurer and that the product has been approved for sale by the insurer in that state. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the insurance policy for complete details. ©2014. All rights reserved.*

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