



Chronic illness hits  
close to home

**THE SITUATION:** Lisa is a 50-year-old recently divorced mother of 2 children (ages 15 and 14), whose mother recently passed away.\* Because of Lisa’s mother’s advanced Alzheimer’s, Lisa spent a lot of time caring for her due to insufficient funds for nursing facility care. Lisa is concerned about what would happen if she were to contract some type of chronic illness, or much worse, if she were to pass away unexpectedly. She doesn’t want to rely upon her children to care for her or leave them without the necessary funds to continue on after her passing.

Life insurance you don’t  
have to die to use

**THE SOLUTION:** Lisa meets with her financial professional, Greg, to discuss options to help protect her and her family in the event of an untimely death or a chronic condition. Greg explains there are now life insurance products with optional chronic illness riders that can protect her from both sets of risks. Greg presents an index universal life (IUL) policy (Value+ Protector) with a chronic illness rider, the **Accelerated Access Solution®**. This particular rider has the added benefit of not requiring conditions to be permanent.

	VALUE+ PROTECTOR
Death Benefit	\$500,000
Guaranteed to Age	84
Carry To Age	105
Annual Premium	\$4,907

Complete personalized policy illustrations must be presented or discussed regarding guaranteed and non guaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.

Greg explains that not only does the Value+ Protector offer strong guaranteed protection to age 84, it requires a lower premium compared to alternative GUL options. The Value + Protector also offers unique liquidity options coupled with the **Accelerated Access Solution**, making it a very valuable product solution. Greg then goes on to explain the chronic illness protection options as outlined on the reverse side.

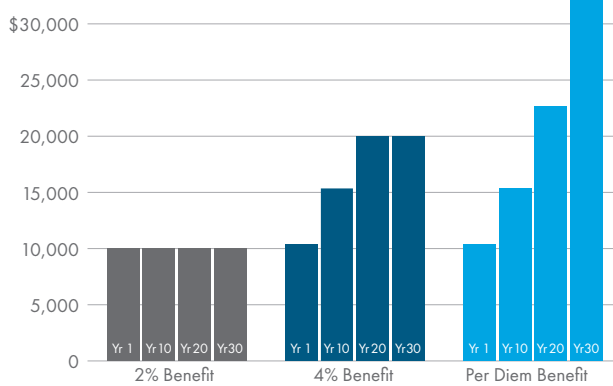
California residents should be provided the “California Resident Supplemental Information” flyer on the Accelerated Access Solution (AGLC108547).

With *Optionality*® built into the policy Lisa has the following choices in regard to the chronic illness rider:

- Choose an **Accelerated Access Solution** total benefit amount anywhere between \$250,000 and \$500,000.
- Three monthly benefit payment options as shown in the chart below.

**Monthly Benefit Options:**

\$500,000 Death Benefit



Note: IRS caps the maximum daily rate each year. For 2016, the maximum per diem is \$340/day or \$10,341.66/month. Projections based on IRS 2016 per diem in Year 1, and increasing 4% each year thereafter. Hypothetical representation for illustrative purposes only.

Lisa chose the 100% total benefit option giving her a \$500,000 **Accelerated Access Solution (AAS)** benefit. She also chose the per diem benefit payment option at the time of purchase.

**FAST FORWARD:** Lisa decides to purchase the \$500,000 Value+ Protector life insurance policy with an initial per diem AAS benefit of \$10,341.66. Her policy offers not only chronic illness protection, but also monthly premium savings and unique liquidity options not available on many IULs and GULs. Twenty years go by and Lisa suffers a stroke but has the ability to access her death benefit while she is alive to pay for the cost of the care needed. Thus she does not have to place the burden of that expense on her children who are just starting out in their careers and do not have any large savings to pull from.

\*Not an actual case and is a hypothetical representation for illustrative purposes only.

Note: The payout options in this hypothetical example do not apply to the state of California. California residents should contact their agent for more information.

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**Find Out More**  
 Speak to your American General Life representative about how life insurance can help you plan for the unexpected.  
[RetireStronger.com/ValueIUL](http://RetireStronger.com/ValueIUL)

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