

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 Secure Lifetime GUL 3, Max Accumulator+ and Value+ Protector policies. AAS is available as an individual addition or in combination with the Lifestyle Income Solution[®] (LIS) rider on some products.

The AAS rider allows income-tax-free access to death benefits if diagnosed with a chronic illness.^{1,2}



For information, go to RetireStronger.com

Base Life Insurance Policy	Secure Lifetime GUL 3, Max Accumulator+ and Value+ Protector policies; AAS must be added at policy issue. Terminal Illness Rider ³ must also be added to select AAS.
Issue Ages	18-80
Ideal Client	<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 <p>Note: AAS is not available to foreign nationals.</p>
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—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 • 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 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.



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Rider Activation	For a period of at least 90 consecutive days, 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 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 • 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.
IMPORTANT NOTE: American General Life’s (AGL) AAS chronic illness rider no longer requires that a condition is expected to be permanent in order to file a claim for benefits. The additional long-term care certification that is required for long-term care policies is also still NOT required for the new AAS. Properly licensed life insurance agents can sell the new AAS chronic illness rider.	
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 2017 is \$360. • 2% of chosen accelerated amount capped at the IRS maximum • 4% of chosen accelerated amount capped at the IRS maximum
Minimum Accelerated Benefit	\$50,000
Maximum Accelerated Benefit	Up to the death benefit amount not to exceed \$3,000,000
Max Monthly Payout	Percentage of specified benefit amount at the time all eligibility for benefits are first satisfied ⁶
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

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

² Based on current federal income tax laws.

³ 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.

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 \$3 million lifetime cap.

⁶ 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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