



## ACCELERATED ACCESS SOLUTION:

# Worried about a potential chronic illness in your future?

By adding the Accelerated Access Solution® (AAS) rider to an Secure Lifetime GUL3, Max Accumulator+ or Value+ Protector policy, you can access income tax-free death benefits if diagnosed with a chronic illness.<sup>1,2</sup>

**92%** OF OLDER ADULTS

have at least one chronic condition, and 77% have at least two.<sup>3</sup>

EVERY **40** SECONDS AN

American has a heart attack<sup>4</sup>—50% of heart attack victims survive more than five years<sup>5</sup>

EVERY **40** SECONDS AN

American suffers a stroke<sup>6</sup>

**\$260,000**

healthcare costs in retirement for an average retiring 65-year old couple<sup>7</sup>

**60%** OF AMERICANS

are concerned about paying for healthcare in retirement<sup>8</sup>

### FOR MORE INFORMATION



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

### Problem: Chronic Illness Hits Close to Home

Henry\* is a 55 year old husband and father who is in good health and has seen first-hand how a chronic illness can adversely affect a family's financial plan. His brother Edward, who has been dealing with the aftermath of a stroke, has experienced a significant depletion in his financial assets due to the incredible costs of his care.

Edward had to access his retirement savings to pay medical bills, buy a wheelchair, adapt his house with ramps and an electric stairwell lift and pay for his day-to-day physical care. This leaves his spouse Emily with dramatically smaller retirement resources when Edward passes away. To make matters worse, Emily's Social Security income will drop by 1/3 to 1/2 of the couple's total at the time of Edward's death.

Henry wants to protect his family's assets and create flexible financial options in the event a chronic illness should occur.

### Solution: Life Insurance You Don't Have to Die to Use

Henry purchases a \$250,000 Secure Lifetime GUL 3 life insurance policy with the AAS rider to provide the flexibility and protection he seeks. The base policy can provide funding in the event of a chronic illness diagnosis offering Henry an option that protects his retirement portfolio from being depleted by medical expenses and physical day-to-day care and assistance.\* \* The death benefit remaining after Henry passes away can help his surviving spouse with additional assets to offset the reduction in Social Security income that occurs when one spouse dies.

\*Not an actual case, and is a hypothetical representation for illustrative purposes only. \*\*This is not a restricted list.

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With the optionality built into the policy he has the following choices:

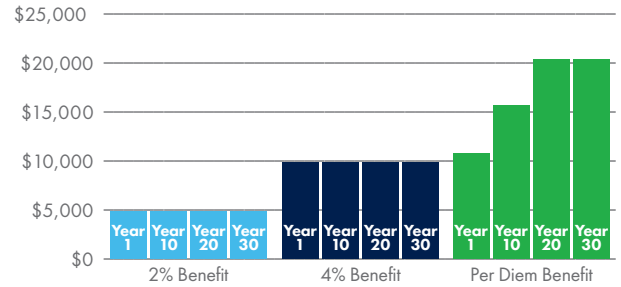
- Choose an Accelerated Access Solution total benefit amount anywhere between \$125,000 and \$250,000
- Three monthly benefit payment amounts options as shown in the chart at right.

Henry chose the 100% total benefit option giving him a \$250,000 Accelerated Access Solution benefit. He also chose the per diem benefit payment option at the time of purchase.

### Fast Forward

Twenty years later when Henry was 75 and in retirement, he suffered a heart attack and activated the rider to access a portion of the death benefit each month<sup>2</sup>. Because he chose the per diem option, the monthly benefit amount had increased to approximately \$20,833.33 in the year he went on claim, and was payable for up to 12 months. The Accelerated Access Solution allowed his family to use the funds to pay for his medical and physical care and helped to protect Henry's retirement assets for his surviving spouse.

## Monthly Benefit Options: \$250,000 Death Benefit



NOTE: IRS caps the maximum daily rate each year. For 2017, the maximum per diem is \$360/day or \$10,950/month for a thirty-day month. In Figure 3 (above), hypothetical per diem increases based on IRS 2017 per diem in year 1, and increasing 4% each year thereafter. Whether or not the IRS per diem limit will change over time is not guaranteed. Hypothetical representation for illustrative purposes only.

## Life Insurance You Don't Have to Die to Use

Asset Protector, available on Secure Lifetime GUL 3 and Value+ Protector policies, provides a unique package of living benefits that allow access to death benefits while living. The 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 Solution<sup>®</sup> which allows access to your death benefit for any reason after age 85.

Learn more at [RetireStronger.com](http://RetireStronger.com)

<sup>1</sup> Based on current federal income tax laws, policy owners should consult a qualified tax advisor.

<sup>2</sup> Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.

<sup>3</sup> <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/healthy-aging-facts> — Accessed 02/27/2017

<sup>4</sup> [http://professional.heart.org/idc/groups/ahamh-public/@wcm/@sop/@smd/documents/downloadable/ucm\\_491265.pdf](http://professional.heart.org/idc/groups/ahamh-public/@wcm/@sop/@smd/documents/downloadable/ucm_491265.pdf)

<sup>5</sup> <http://www.nytimes.com/health/guides/disease/stroke/print.html>

<sup>6</sup> <https://www.cdc.gov/stroke/facts.htm>

<sup>7</sup> <https://www.fidelity.com/about-fidelity/employer-services/health-care-costs-for-couples-in-retirement-rise>

<sup>8</sup> <http://www.plansponsor.com/Most-Americans-Concerned-About-Health-Care-Costs-in-Retirement/>



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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