

# Guide Clients Through Options to Help with the Potential Financial Strain of a Chronic Illness.



About  
**8 in 10**  
older adults

have at least one  
chronic disease.

<https://www.ncoa.org/news/resources-for-reporters/get-the-facts/chronic-disease-facts/>



**Medicare**  
pays \$0

for **long-term care**  
services beyond  
100 days

Centers for Medicare & Medicaid Services, "Medicare coverage of Skilled Nursing Facility Care" 03/20/15



**\$43,200**

**Assisted Living Facility**  
2015 Annual  
Median Cost

Genworth 2015 Cost of Care Survey, Home Care Providers, Adult Day Health Care Facilities, Assisted Living Facilities and Nursing Homes; 03/20/15

## How to Use This With Clients



1. **Visit the web:** [Go to the Product & Sales Tools page on RetireStronger.com/Producers/Resources](#) to get more information on the differences between LTC vs CI riders and an innovative product solution: the Accelerated Access Solution® (AAS) – a chronic illness accelerated benefit rider. Web page includes consumer approved materials such as infographic, care coordination services, and multiple sales ideas.



2. **Email clients:** Stimulate interest by sending them customizable infographics on Long-Term Care and Chronic Illness as well as the video on living benefits to stimulate interest.

- Infographic: [How will you pay for long-term care?](#)
- Video: [Life Insurance You Don't Have to Die to Use](#)



3. Follow up the email with a personal phone call to talk more about this concept and set up a meeting using the consumer approved materials

- Infographics
  - [Eye opening health statistics](#)
  - [How will you pay for long-term care?](#)
- Brochure: [Accelerated Access Solution](#)



Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 13717, ICC13-13717, 15442, ICC15-15442, 15442-10 REV0815, ICC14-14779, 14779, 16760, ICC16-16760, 15646, ICC15-15646; Rider Form Numbers 15600, ICC15-15600, 13600-5, 15600-7 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 14779N, 14779NU; Rider Form Numbers ADB 79-1E, CI 79-2E.1, 07620N, 14119N, 82001N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims paying ability of the issuing insurance company. © AIG 2017. All rights reserved.

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

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