

Top Reasons to Sell Accelerated Access Solution®

Chronic Illness Accelerated Benefit Rider

- 1. Multiple benefit payment options**—three options available for monthly benefit payments:
 - IRS maximum per diem
 - 2% of AAS benefit per month
 - 4% of the AAS benefit per month
- 2. Unique benefit payment option**—IRS maximum per diem amount at time claim begins – providing a form of inflation protection for the policy owner’s benefit¹
- 3. Waiver of monthly deduction**—policy deductions stop (including base policy + all riders) while eligible for benefits
- 4. Flexible option with total benefit amount**—select any amount between 50% -100% of the base policy death benefit amount
- 5. Care coordination services available**—variety of optional and free support services available to the insured at time of claim
- 6. No receipts required**—benefits paid irrespective of actual costs incurred
- 7. Dollar-for-dollar death benefits payout**—Know the benefit to be received at the time of rider purchase - no discount applied at time of claim²
- 8. Control over how money is spent**—up to the policy holder how the funds are used, not restricted via the policy
- 9. 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 benefit.²
- 10. Competitively priced**—ideal solution for clients 45-65 years old
- 11. Attractive compensation**—same level as base life policy
- 12. No additional licensing required**—Long-term care certification NOT required
- 13. Available on multiple products**—Value+ IUL, Elite Index® II, AG Platinum Choice VUL and Secure Lifetime GUL 3 policies

Did You Know

About 91%

of older adults have at least one chronic condition, and 73% have at least two.³

9 in 10 people

who go on long-term care claims do not recover. Only 10% of the market would have what turns out to be a non-permanent condition⁴

4 in 5 people (80%)

live in private homes where about 80% of the care is provided by family and friends.^{4,5}

\$220,000 for out-of-pocket medical expenses

equals the healthcare costs throughout retirement for an average 65-year old couple retiring now⁶

73% of respondents

to a recent survey say serious health problems are their major worry about living to 100⁷



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

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Life Insurance You Don't Have to Die To Use

Asset Protector, available on Secure Lifetime GUL 3 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[®] which allows access to your death benefit for any reason after age 85.

For more information, visit RetireStronger.com.

Life Insurance with **Optionality**[®] - *Your needs. Your choices. Your way.*
aig.com/optionality

- ¹ IRS caps the maximum daily rate each year. The 2015 maximum per diem is \$330/day or \$9,900/month. Subsequent years may be higher.
- ² Subject to the \$1.5 million lifetime cap
- ³ Society of Actuaries: "Long-Term Care Risk Management: Re-Pricing In-Force Policies," 2014
- ⁴ U.S. Department of Health and Human Services website: longtermcare.gov/the-basics/who-will-provide-your-care, 2014
- ⁵ Congressional Budget Office based on data from Medicare Current Beneficiary Survey, Access to Care files, 2010.
- ⁶ American Heart Association, Heart Disease and Stroke Statistics — 2010 Update
- ⁷ Fidelity Benefits Consulting study, 2014



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

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