



Accelerated Access Solution[®] Chronic Illness Living Benefit Rider

Top Reasons to Sell AAS

- 1. Permanency requirement removed**—A “chronic” condition *no longer* need be considered “life-long” in order to be eligible
- 2. No additional licensing required**—Long-term care certification NOT required
- 3. Multiple benefit payment options**—Three options available for monthly benefit payments:
 - IRS maximum per diem (potentially fastest payout option)
 - 2% of AAS benefit per month
 - 4% of the AAS benefit per month
- 4. 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
- 5. Waiver of monthly deduction**—Policy deductions stop (including base policy + all riders) while eligible for benefits
- 6. Flexible option with total benefit amount**—Select any amount between 50% -100% of the base policy death benefit amount
- 7. Care coordination services available**—Variety of optional and free support services available to the insured at time of claim
- 8. No receipts required**—Benefits paid irrespective of actual costs incurred
- 9. 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
- 10. Control over how money is spent**—Up to the policy holder how the funds are used, not restricted via the policy
- 11. 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
- 12. Competitively priced**—Ideal solution for clients 45-65 years old
- 13. Attractive compensation**—Same level as base life policy
- 14. Available on multiple products**—Value+ Protector, Max Accumulator+ and Secure Lifetime GUL 3 policies

For this brochure to be complete for California residents, they must be provided the “California Resident Supplemental Information” flyer on the Accelerated Access Solution (AGLC108547).

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

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DID YOU KNOW?

91% OF OLDER ADULTS

have at least one chronic condition, and 73% have at least two.⁵

73% OF RESPONDENTS

to a recent survey say serious health problems are their major worry about living to 100³

4 of 5 PEOPLE OR 80%

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

\$220^K OUT-OF-POCKET

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

NOT COVERED BY INSURANCE

Medicare and most health insurance plans will NOT pay for long-term care and support services⁷

Life insurance you don't have to die to use

Accelerated Access Solution allows income-tax-free access to death benefits if diagnosed with a chronic illness. Add it to Value+ Protector, Max Accumulator+ or Secure Lifetime GUL 3 and get two forms of protection in one policy: chronic illness and death benefit. That's added security while living, and valuable protection for loved ones after you're gone.

For more information, visit RetireStronger.com.

¹ IRS caps the maximum daily rate each year. The 2015 maximum per diem is \$340/day or \$10,341.66/month. Subsequent years may be higher.

² Subject to the \$3.0 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 National Council on Aging: www.ncoa.org/improve-health/center-forhealthyaging/chronic-disease, 2014

⁶ Fidelity Benefits Consulting study, 2014

⁷ Medicare & You, 2015; U.S. Department of Health and Human Services



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

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