Accelerated Access Solution®

An innovative chronic illness accelerated death benefit rider

Accelerated Access Solution has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness even if it is NOT a permanent condition. Besides, it pays benefit on an indemnity basis - no receipts required and family care is covered!

Compare Accelerated Access Solution Against Other Chronic Illness and LTC Riders

	AIG *Accelerated Access Solution*	**PRUDENTIAL** *Benefit Access Rider*	**PROTECTIVE** *Extend Care Rider*	**LINCOLN** *LifeEnchance Accelerated Benefits Rider*	**SYMETRA** *Chronic Illness Plus Rider*	**JOHN HANCOCK** *Long Term Care Rider*	**NATIONWIDE** *Long Term Care Rider II*
Type of Rider	**Chronic Illness Rider**	**Chronic Illness Rider**	**Chronic Illness Rider**	**Chronic Illness Rider**	**Chronic Illness Rider**	**LTC Rider**	**LTC Rider**
Qualification for Benefits[1]	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment	Unable to perform 2 out of 6 ADLs • Bathing • Continence • Dressing • Eating • Toileting • Transferring or Severe Cognitive Impairment
Permanency Requirement	None	✓	None	✓	✓	None	None
Indemnity Benefit Payment	✓	✓	✓	✓	✓	Receipts Required	✓
Predictable Benefit Amount	✓	✓	✓	✓	✓	✓	✓
Monthly Benefit Payment Options	2%[2], 4%[2], or IRS per diem at the time of claim	2%[2], 4%[2,4]	Up to 5%, not to exceed $10,800 $1,000 - $10,800[2]	2%[2]	2%[2]	1%[2], 2%[2], 4%[2]	2%[2], 3%[2], 4%[2]
Adjustable Benefit Base	50-100% of Death Benefit	100% of Death Benefit	100% of Death Benefit	100% of Death Benefit	100% of Death Benefit	50-100% of Death Benefit	10-100% of Death Benefit
Waiver of Monthly Deductions	✓	✓	✓	✓	✓	No	✱[3]
Rider Commissionable	✓	✓	✓	✓	✓	✓	✓

Available on Secure Lifetime GUL 3, Value+ Protector, Max Accumulator+, and AG Platinum Choice VUL 2

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)

AGLC109762 REV0717 ©2017 AIG. All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY- NOT FOR PUBLIC DISTRIBUTION

[1] All riders require condition to be diagnosed by a licensed healthcare professional and condition to continue for at least 90 days to satisfiy the elimination period.
[2] Not to exceed the monthly IRS per diem limit at the time of claim. 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.
[3] Continues deductions until policy value is exhausted and then prevents lapse while on claim.
[4] Prudential - The 4% Monthly Benefit Percentage is only available on policies that have a basic insurance amount that is less than or equal to $500,000.

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).

Data generated (07/05/2017) for the State of Colorado. Every attempt has been made to verify the accuracy of this information. These carriers are peer group competitors of American General Life Insurance Company. Competitor riders include Protective ExtendCare Benefit Rider 2017 (Policy Form # ExtendCare (ICC12L630 and L630)), Prudential BenefitAccess Rider (Policy Form # ICC16 VL 145 B4-2016), John Hancock LTC Rider (Policy form # 14LTCR), Lincoln LifeEnhance Accelerated Benefits Rider (Policy form #ABR-5762), Symetra Chronic Illness Rider Plus (Policy form #ICC15_LE4) and Nationwide Long-term Care Rider II (Policy form #ICC17-LAM-2609).

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers, 15442, ICC15-15442, 15646, ICC15-15646, 16760, and ICC16-16760; Rider Form Numbers 13600, ICC13-13600, 13600-5, ICC15-15600; 15600, 15600-7. See rider for details regarding the benefit descriptions, limitations and exclusions. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in New York. 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.

FOR FINANCIAL PROFESSIONAL USE ONLY-NOT FOR PUBLIC DISTRIBUTION

AGLC109762 REV0717 ©2017 AIG. All rights reserved.