Find out how the Accelerated Access Solution® may work for you

By adding the Accelerated Access Solution (AAS) rider to the Secure Lifetime GUL 3, Value+ Protector or Max Accumulator+, you can access income tax-free death benefits if diagnosed with a chronic illness.[1,2]

Problem: Planning for the Unexpected

As the sole breadwinner, Julia* is a 45 year old single mother who wants to protect the financial stability of her family's financial future. Without knowing what will happen in the future, she would like to build in some protection in the event she should develop a chronic illness or pass away prematurely.

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

Julia purchases a $500,000 Secure Lifetime GUL 3 policy. With the optionality built into the policy she has the following choices:

- Choose an Accelerated Access Solution total benefit amount anywhere between $250,000 and $500,000
- Three monthly benefit payment amounts options as illustrated in the chart (Fig. 1) on the next page.

Julia chose the 100% total benefit option giving her a $500,000 Accelerated Access Solution benefit. She also chose the per diem benefit payment option at the time of purchase.

Fast Forward

Thirty years later when Julia was 75 and in retirement, she suffers a stroke and activates the rider to access a portion of the death benefit each month[2]. Because she chose the pier diem option, the monthly benefit amount had increased to

Continued

*Not an actual case, and is a hypothetical representation for illustrative purposes only.
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)

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DID YOU KNOW?

92% OF OLDER ADULTS

have at least one chronic condition, and 77% have at least two.[3]

EVERY **40** SECONDS

an American has a heart attack[4] — 50% of people who suffer a heart attack survive at least three years[5]

EVERY **40** SECONDS

an American has a stroke[6]

$260K OUT-OF-POCKET

equals the healthcare costs throughout retirement for an average 65-year old couple retiring now[7]

60% OF AMERICANS

are concerned about paying for health care in retirement[8]

approximately $35,515.20 (See Fig. 1) in the year she went on claim, and was payable for up to 16 months.

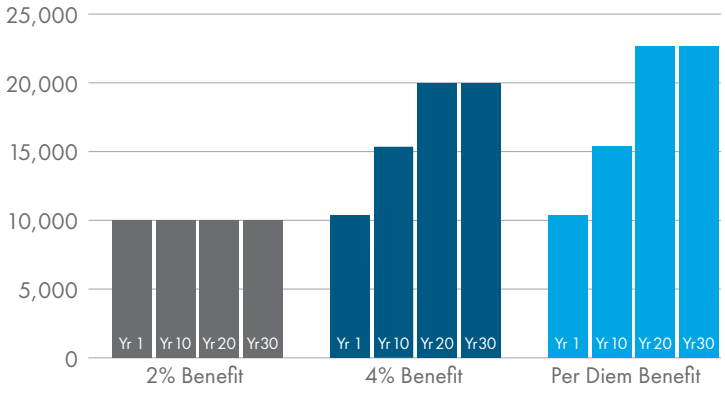
Julia passes away 6 months after going on claim and therefore still had $286,908.80 in death benefits that were payable to her beneficiaries. The Accelerated Access Solution allowed her family to use the funds to pay for her medical care and protected family assets from being depleted as a result of the illness.*

Benefits of Accelerated Access Solution

- **Multiple benefit payment options**—three options available for monthly benefit payments:
  - — IRS maximum per diem amount at time claim begins – providing an increased payout the older policy owner gets
  - — 2% of the AAS benefit per month
  - — 4% of the AAS benefit per month
- **Waiver of monthly deduction**—all policy deductions stop (including base policy + all riders) while receiving benefits
- **Flexible options with total benefit amount**—select any amount between 50% -100% of the base policy death benefit amount
- **Care coordination services available**—variety of optional and free support services available to the insured at time of claim
- **No receipts required**—benefits paid irrespective of actual costs incurred
- **Dollar-for-dollar death benefits payout—**know the benefit to be received at the time of rider purchase - no discount applied at time of claim[9]
- **Not a "use or lose it" policy**—benefits are paid no matter what... either when the chronic illness requirement is met or via death benefits
- **Control over how money is spent**—up to the policy holder how the funds are used, not restricted via the policy
- **No waiting period**—chronic illness benefits are available as soon as policy is issued (90 day elimination period applies)[10]

*This is not a restricted list.

(Fig .1) Monthly Benefit Options: **$500,000 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.

1 Based on current federal income tax laws, policy owners should consult a qualified tax advisor.
2 Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.
3 https://www.ncoa.org/news/resources-for-reporters/get-the-facts/healthy-aging-facts/ - Accessed 02/27/2017
4 http://professional.heart.org/idc/groups/ahamah-public/@wcm/@sop/@smd/documents/downloadable/ucm_491265.pdf
5 http://www.nytimes.com/health/guides/disease/stroke/print.html
6 https://www.cdc.gov/stroke/facts.htm
7 https://www.fidelity.com/about-fidelity/employer-services/health-care-costs-for-couples-in-retirement-rise
8 http://www.plansponsor.com/Most-Americans-Concerned-About-Health-Care-Costs-in-Retirement/
9 Subject to the $1.5 million lifetime cap
10 Benefit payout subject to 90 day elimination period. See outline of coverage for details.

Life Insurance You Don't Have to Die to Use

Learn more at RetireStronger.com

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® which allows access to your death benefit for any reason after age 85.

AIG

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442, 15442-10 REV0815; Rider Form Numbers, 13600, 13600-5, ICC13-13600, 82012, 82410, 88390, 15990,ICC15-15990, 15972, 13601, ICC13-13601, 16760, ICC16-16760, 15646, ICC15-15646 and 82001, ICC15-15600,15600, 13600-5, 15600-7. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please review the policy and outline of coverage for your state. © 2017 AIG. All rights reserved.

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