Policies issued by American General Life Insurance Company, AIG member company.

Secure Lifetime GUL 3

Chronic Illness Rider —Going On and OFF Claim with Accelerated Access Solution®

"Chronic" conditions no longer need to be considered "life-long" in order to be eligible.

Plus...Going On and OFF claim is made easy with Accelerated Access Solution®

PROBLEM: Non-permanent chronic illness expenses

Let's look at a hypothetical example. Luke is 55 years old and needs to provide life insurance for his family. He purchases a $500,000 Secure Lifetime GUL 3 guaranteed universal life policy and elects an additional level of protection with a chronic illness rider - Accelerated Access Solution.

Luke has choices to help him customize Accelerated Access Solution:

1. Monthly benefit payout options of 2%, 4% and an IRS per diem benefit that is annually adjusted for inflation.
2. The benefit can be elected anywhere from 50% of the death benefit all the way up to 100%.

Luke chooses the 2% monthly payout option on 100% of the death benefit.

Five years later, at age 60, Luke suffers the unexpected reality of a stroke. While it is severe, it appears that his chances of recovery are good. His wife remembers the flexibility of their life insurance policy and thinks it might pay for medical expenses related to his current condition.

SOLUTION: Funding expenses with payouts from chronic illness rider benefits

Luke's family consults with their financial adviser. They are reminded that the policy includes Accelerated Access Solution, **which does not require a chronic illness to be a life-long condition for eligibility.**

Since Luke is unable to perform, without substantial assistance from another person, at least two of the Activities of Daily Living (ADLs) he will qualify for the following: (see pg. 2 chart for details)

1. Payment of $10,000 per month in chronic illness benefits, which are designed to be received income-tax-free.[1]
2. Continuing life insurance benefits reduced by the chronic illness benefits paid.
3. At death, any remaining life insurance benefit will be paid to Luke's beneficiaries income-tax-free.[1]

The family is relieved that this financial weight will be lifted off their shoulders.

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)

For Financial Professional Use Only - Not for Public Distribution

COMING OFF CLAIM

Thankfully, due to improved health, Luke is able to come off claim 2 years later at the age of 62. His guarantees remain intact, there is no catch-up premium and there is a prorata reduction and recalculation of premium on the remaining death benefit.

- ✓ **Elected 100% Death Benefit and a 2% Monthly Payout. Premium – $6,719.**
- ✓ **Goes on Claim for 2 years at age 60-62**
- ✓ **Benefit Received – $240,000** ($10,000 x 24)
- ✓ **New Ongoing Guaranteed Premium – $3,829** (Premium reduced by over 43%)
- ✓ **New Ongoing Guaranteed Death Benefit – $260,000**

Year	End of Year Age	Annual Premium	End of Year Cash Value	End of Year Death Benefit
1	56	$6,719	—	$500,000
2	57	$6,719	—	$500,000
3	58	$6,719	—	$500,000
4	59	$6,719	—	$500,000
5	60	$6,719	—	$500,000
6	61	—	—	$380,000
7	62	—	—	$260,000
8	63	$3,829	—	$260,000
9	64	$3,829	—	$260,000
10	65	$3,829	$1,921	$260,000
11	66	$3,829	$2,011	$260,000
12	67	$3,829	$2,046	$260,000
13	68	$3,829	$2,110	$260,000
14	69	$3,829	$2,146	$260,000
15	70	$3,829	$2,182	$260,000

This sample illustration must be preceded or accompanied by a basic illustration for the product described in this material. Please see the basic illustration regarding guaranteed and nonguaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.

[1] Based on current federal income tax laws, policy owners should consult a qualified tax advisor.

[2] 4% maximum benefit in California.

AIG

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 15600-7, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001. 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 consult your financial professional or review the policy and outline of coverage for your state. Policy guarantees and benefits are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

For Financial Professional Use Only - Not for Public Distribution

AGLC110070 REV0517 © 2017 AIG. All rights reserved.