

# Accelerated Benefit Riders

## Living benefits from life insurance

The built-in **QoL SelectChoice II Accelerated Benefit Riders** allow your clients to accelerate a portion of their contractual death benefit while they're still living, and the riders **guarantee a minimum benefit** for qualifying chronic, critical and terminal illnesses or conditions.

The guaranteed minimums are a percentage of the policy's death benefit and are based on the issue age and policy duration at the time of the claim.

	Corebridge Financial	American National	Columbus Life	Fidelity & Guaranty	National Life	North American	Transamerica
	QoL SelectChoice II Accelerated Benefit Riders	Accelerated Benefit Riders	Life Plus Accelerated Death Benefit	Accelerated Death Benefit Riders	Accelerated Benefits Riders	Accelerated Death Benefit Endorsement	Trendsetter® LB Accelerated Death Benefits
Available Products	GUL, IUL, Term	CAUL, GUL, IUL, Whole Life	CAUL, GUL, IUL, Term	IUL	GUL, IUL, Term	GUL, IUL, Term	Term
Guaranteed Minimum Payout	√	N/A	N/A	N/A	N/A	√ Critical Illness only	N/A
Chronic Illness Accelerated Benefit	√	√	√	√	√	√	√
Critical Illness Accelerated Benefit	√	√	√	√	√	√	√
Terminal Illness Accelerated Benefit	√ 24 months*	√ 24 months*	√ 24 months	√ 24 months	√ 24 months	√ 24 months	√ 12 months
Available on All UW Classes	√	<b>Chronic and Critical Illness:</b> Up to Table 4; not with flat extra rating greater than \$5.00 per thousand	0-70 Table C or better; 71-79 Standard or better	Up to Table D	<b>Chronic Illness:</b> Up to Table D  <b>Critical Illness:</b> No table ratings	<b>Chronic Illness:</b> Up to Table D  <b>Critical Illness:</b> Up to Table B	√

\* 12 months in Florida

Every attempt has been made to verify the accuracy of this information, but this information is subject to change at any time. These carriers are peer group competitors of Corebridge Financial Inc

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Available Product	GUL, IUL, Term	CAUL, GUL, IUL, Whole Life	CAUL, GUL, IUL, Term	IUL	GUL, IUL, Term	GUL, IUL, Term	Term
Lifetime Maximum Amount of Death Benefit	Chronic, Critical and Terminal Illness: Lesser of 100% of DB or \$2,000,000	Chronic, Critical and Terminal Illness: Lesser of 100% of DB or \$2,000,000 for issue ages 0-65 and \$1,000,000 for issue ages 66+	Chronic Illness: UL: Lesser of \$1,000,000 or 50% of the death benefit Term: Lesser of \$250,000 or 40% of the death benefit  Critical Illness: UL: Lesser of 10% of NAR or \$25,000; Term: Lesser of 10% of DB or \$25,000  Terminal Illness: UL: Lesser of 40% of NAR or \$250,000; Term: Less of DB or \$250,000	Chronic and Terminal Illness: Initial acceleration is 25% of death benefit; Subsequent ones are lesser of 100% of death benefit or \$1,000,000  Critical Illness: Lesser of 25% of DB or \$1,000,000	Chronic and Terminal Illness: Lesser of 100% of DB or \$1,500,000  Critical Illness: Lesser of 100% of DB or \$1,000,000	Chronic Illness: Term: Lesser of 24% or \$480,000 / year UL: Lesser of 24% or \$240,000 / year  Critical Illness: Term: Lesser of 90% or \$1,000,000; UL: Lesser of 25% or \$50,000  Terminal Illness: Term and Builder Plus IUL: Lesser of 90% or \$1,000,000; Other UL: Lesser of 75% or \$750,000	Chronic and Critical Illness: Lesser of 90% of DB or \$1,500,000  Terminal Illness: Lesser of 100% of DB or \$1,500,000
Optional Dollar-for-Dollar Chronic Illness Benefits for additional cost	√ With the Accelerated Access Solution® rider	N/A	N/A	N/A	N/A	N/A	N/A

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Available Product	GUL, IUL, Term	CAUL, GUL, IUL, Whole Life	CAUL, GUL, IUL, Term	IUL	GUL, IUL, Term	GUL, IUL, Term	Term
Waiting / Elimination Period	<b>Chronic Illness:</b> 30 days waiting period / 90 days elimination period  <b>Critical Illness:</b> 30 days waiting period; 90 days for Invasive Cancer	<b>Chronic Illness:</b> 30 days waiting period / 90 days elimination period  <b>Critical Illness:</b> 30 days waiting period	<b>Chronic Illness:</b> 2 years  <b>Critical Illness:</b> None	<b>Chronic Illness:</b> 2 years  <b>Critical Illness:</b> 2 years	<b>Chronic Illness:</b> 2 years waiting period / 90 days elimination period  <b>Critical Illness:</b> 30 days waiting period	<b>Chronic Illness:</b> No waiting period / 90 days elimination period  <b>Critical Illness:</b> 30 days waiting period	<b>Chronic Illness:</b> 2 years waiting period / 90 days elimination period  <b>Critical Illness:</b> 30 days waiting period

For more information about our products, visit [corebridgefinancial.com/QoL](https://corebridgefinancial.com/QoL)



An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments, and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Form Numbers: ICC21-19311Rev0321,19311, ICC21-19310Rev0321,19310, ICC22-22191, 22191, ICC16-16760, 16760, ICC15-15442, 15442.; Rider Form Numbers: ICC23-23602, 15602, ICC23-23603,15603, ICC23-23604, 15604. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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