QoL

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Imagine life insurance that can protect you while you are still living



3 in 4

Americans live with at least one chronic disease.

Centers for Disease Control and Prevention
Accessed September 2026.

$15,474

U.S. health care spending, per capita annually.

Centers for Medicare and Medicaid Services
Accessed September 2026.

69%

of Americans will need at least three years of some form of long-term care.

Administration for Community Living (longtermcare.gov)
Accessed September 2026.

$223.2 billion

Annual cost of heart disease and stroke in the U.S.

Centers for Disease Control and Prevention
Accessed September 2026.

$409 billion

Projected health and long-term care costs for people living with dementia in 2026.

Alzheimer's Association
Accessed September 2026.

An estimated

7.4 million Americans

age 65 and older are living with Alzheimer's.

Alzheimer's Association
Accessed September 2026.



Living Benefits from Life Insurance

Accelerated Benefits Riders

Why would you buy life insurance for only the death benefit, just because that is the traditional way it was used?

With **Quality of Life...Insurance**® you don't have to! The living benefits are included automatically in every life insurance policy in the portfolio, even term!

Without proper planning, a serious accident or illness could rob you of your financial independence.

Help make sure that you and your family are protected in the event of a chronic, critical, or terminal illness.

Quality of Life...Insurance provides peace of mind by offering the value of living benefits built into every Quality of Life...Insurance product.

Benefits based upon type of life insurance[1]

EVENT	TRADITIONAL LIFE INSURANCE	QUALITY OF LIFE... INSURANCE
Death	YES	YES
Invasive Cancer	NO	YES
Heart Attack	NO	YES
Stroke	NO	YES

[1] Traditional life insurance is designed to provide cash for dealing with the adverse financial consequences of the insured's death. Under current federal income tax laws and with certain exceptions, life insurance typically provides favorable tax treatment. Death benefits are generally income tax free to the beneficiary. Consult your tax advisors for your specific factual situation. Quality of Life Insurance may be more expensive than traditional life insurance. Both forms of insurance could be beneficial depending upon your personal financial goals.

CHRONIC ILLNESS OR CONDITION	CRITICAL ILLNESS OR CONDITION	TERMINAL ILLNESS OR CONDITION
The illness or condition does not need to be considered permanent, but must impair the insured where he or she is certified as being unable to perform at least two Activities of Daily Living (ADLs); • Bathing • Dressing • Toileting • Transferring • Continence • Eating Additional chronic illness coverage may be added to your policy by purchasing the Accelerated Access Solution® rider.	• Major Heart Attack • Coronary Artery Bypass • Stroke • Invasive Cancer • Blood Cancers: Leukemia, Lymphoma, Multiple Myeloma and Myelodysplastic Syndromes • Major Organ Transplant • End Stage Renal Failure • Paralysis • Coma • Severe Burn	An illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24* months from the date of certification. *12 months in Florida



Important Consumer Disclosures Regarding Accelerated Benefit Riders

- **Critical Illness Accelerated Death Benefit Rider**
- **Chronic Illness Accelerated Death Benefit Rider**
- **Terminal Illness Accelerated Death Benefit Rider**

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**

(5) Any actual benefit amount will be determined at the time of claim and will be subject to underwriting requirements, an actuarial discount, and all limitations and other terms of the applicable rider. See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.

(6) Benefits payable are intended to receive favorable tax treatment under IRC Section 101(g); however, under certain circumstances, the benefits payable may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of $2,000,000.

(9) See your policy for details.

Disclosures Applicable to All Chronic Illness Accelerated Death Benefit riders

NOT Long-Term Care Insurance
This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit upon the insured's 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.[2] Unlike Long-Term Care benefits, control over how money is spent is up to the policy holder: There are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first.

Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance (LTCI) policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Generally, accelerated chronic illness death benefit riders and LTCI is 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.2 LTCI includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal (in California) or Medicaid (all other states). Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Tax Implications
There are no restrictions or limitations on the use of the accelerated death benefit proceeds under a Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under such a rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code[2]. There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

[2] Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

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Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Rider form numbers ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, ICC23-23600, 15600. **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. Please refer to the policy for more information.

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