

Accelerated Access Solution[®]

Chronic Illness Living Benefit Rider

Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG)



Long Term Care Coordination Services

American General Life Insurance Company has partnered with the nation's largest administrator of long-term care insurance to provide a free benefit as you arrange for long-term care when receiving Accelerated Access Solution benefits.

This free benefit, called the "Care Coordination Program", is completely optional and available on all policies with the Accelerated Access Solution chronic illness rider.

For more information, contact your financial services representative.

Care Coordination Program

Many individuals and their families prefer to arrange for and manage their own long-term care services. Navigating the world of caregivers and facilities can be difficult, especially during a stressful time for both the individuals needing services and their families. Through this Care Coordination Program offered by Long-Term Care Group, Inc. (LTCG[™]), you have access to Care Management professionals that can support you and loved ones as you arrange for needed long-term care services.

The Care Management professionals at LTCG can provide information to support your search for a caregiver or facility that is right for you as well as assistance to:

- **LOCATE** a qualified caregiver, long-term care facility or home-delivered meals provider
- **DEVELOP** a plan of care to ensure all your needs are met
- **DIRECT** you to organizations with expertise in your disabling condition
- **SET UP** your first home care visit
- **UNDERSTAND** the steps involved in moving into a long-term care facility
- **HELP** you understand the cost of long-term care and how you will be billed for the services you receive



Important Consumer Disclosures Regarding Accelerated Benefit Riders

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.

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), Rider Form Numbers 13600-5, 15600, ICC15-15600. 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 the state of 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. © AIG 2019. All rights reserved.

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