

An innovative chronic illness accelerated death benefit rider



Accelerated Access Solution has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness certified by a medical doctor, even if it is NOT a permanent condition. Besides, it pays benefit on an indemnity basis - no receipts required and family care is covered!

Compare AAS against other chronic illness and LTC riders

	Type of Rider	Permanency Required	Indemnity Benefit Payment	Monthly Ben. Payment Options	Benefit Range	Increasing Benefit with Increasing DB	Waiver of Policy Charges on Claim	Waiver of Rider Charges on Claim
AGL Accelerated Access Solution	Chronic Illness	No	✓	2% ¹ , 4% ¹ , or IRS per diem	50-100% of DB	✓	✓	✓
Equitable Long-Term Care Services Rider	LTC Rider	No	✓	1% ² , 2% ² , 3% ² limited	20-100% of DB	✓	✓	✓
John Hancock Long Term Care Rider	LTC Rider	No	Receipts Required	1% ² , 2% ² , 4% ²	50-100% of DB	No	No	No
Lincoln Care Coverage Accelerated Benefits Rider	LTC Rider	No	Receipts Required	2% ² , 4% ²	100% of DB	No	No	✓
Mutual of Omaha LTC Rider	LTC Rider	No	✓	1% ² , 2% ² , 4% ²	1-100% of DB	No	No	✓
Nationwide Long Term Care Rider II	LTC Rider	No	✓	2%, 3%, 4%	10-100% of DB	No	No	✓
Pacific Life Premier LTC Rider	LTC Rider	No	✓	2% or 4%; max per diem of 125% of LTC amount	1-100% of DB	No	No	No

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AGL Accelerated Access Solution	Chronic Illness	No	✓	2% ¹ , 4% ¹ , or IRS per diem	50-100% of DB	✓	✓	✓
Mutual of Omaha Accelerated DB for Chronic Illness Rider	Chronic Illness	No	✓	None; Annual lump sum benefit	20-100% of DB	✓	✓	✓
Protective Extend Care Rider	Chronic Illness	No	✓	Up to 5% ¹ , \$3K - 12K	100% of DB	No	No	✓
Prudential Benefit Access Rider	Chronic Illness	For some products ⁵	✓	2% ¹ , 4% ^{1, 6}	1-100% of DB	No	No	✓
Securian Accelerated DB for Chronic Illness Agreement	Chronic Illness	No	✓	2%, 4% ¹	10-100% of DB	No	No	✓
Symetra Chronic Illness Plus Rider	Chronic Illness	✓	✓	2% ¹	1-100% of DB	No	No	No

¹ Not to exceed the monthly IRS per diem limit at the time of claim. IRS caps the maximum daily rate each year. The 2025 maximum per diem is \$420/day or \$12,775/month. Subsequent years may be higher.

² The 1% benefit lasts 100 months; 2% for 50; 3% for 33; and 4% for 25.

³ Continues deductions until policy value is exhausted and then prevents lapse while on claim.

⁴ There is no premium or cost of insurance charge for Mutual of Omaha's rider. Strictly, there are no charges to waive, but the effect is the same.

⁵ With the BenefitAccess Rider, Prudential requires the chronic illness condition to be permanent for two products, PruLife Essential UL and PruLife Custom Premier II. Permanency is not required with the other products where BenefitAccess Rider is offered.

⁶ For Prudential, the 4% Monthly Benefit Percentage is only available on policies that have a basic insurance amount that is between \$100,000 and \$500,000.

⁷ Prudential waives these charges, but only after 25 monthly chronic illness payments are made

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.

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.



Data generated (12/12/24) for the State of Colorado. 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 American General Life Insurance Company. Competitor riders include AXA Long Term Care Services Rider (Policy Form # ICC-12-R12-10), John Hancock LTC Rider (Policy Form # 14LTCR), Lincoln Care Coverage Accelerated Benefit Rider (Policy Form # ICC18LCN-2256089-092618 or ICC18LCN-2254772-092518), Mutual of Omaha Accelerated Death Benefit for Chronic Illness Rider (Policy Form # ICC13L099R), Mutual of Omaha LTC Rider (Policy Form # ICC18340617 and 339358), Nationwide Long-term Care Rider II (Policy Form # ICC17-LAM-2609), Pacific Life Premier LTC Rider (Policy Form # R15LTC, R15LTC SP or ICC15 R15LTC, ICC15 R15LTC SP), Protective ExtendCare Benefit Rider 2017 (Policy Form # ExtendCare (ICC12L630 and L630)), Prudential BenefitAccess Rider (Policy Form # ICC16 VL 145 B4-2016 and ICC17 VL 145 B5-2017), Securian Accelerated Death Benefit for Chronic Illness Agreement (Policy Form # F77938-2, 8-2016, DOFU 8-2016), Symetra Chronic Illness Rider Plus (Policy form # ICC15_LE4). The use of accelerated death benefits is unrestricted.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Rider #s 15600, ICC15-15600, 17600N. 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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