



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	Predictable Benefit Amount	Monthly Ben. Payment Options	Benefit Range	Waiver of Monthly Deductions	Foreign Use of Benefits
AGL Accelerated Access Solution	Chronic Illness	No	✓	✓	2% ¹ , 4% ¹ , or IRS per diem	50-100% of DB	✓	✓
Allianz Chronic Illness Rider	Chronic Illness	✓	✓	✓	\$1,000 - \$10,800 ¹	100% of DB	✓	✓
Global Atlantic Accelerated Access Rider	Chronic Illness	✓	✓	✓	2% ¹	100% of DB	✓	No
Lincoln LifeEnchance Accelerated Benefits Rider	Chronic Illness	✓	✓	✓	2% ¹	100% of DB	✓	✓
Nationwide Long Term Care Rider II	LTC Rider	No	✓	✓	2% ¹ , 3% ¹ , 4% ²	10-100% of DB	² *	✓
Prudential Benefit Access Rider	Chronic Illness	No	✓	✓	2% ¹ , 4% ^{1,3}	100% of DB	✓	✓
Securian Accelerated DB for Chronic Illness Agreement	Chronic Illness	No	✓	✓	2% ¹ , 4% ¹	50-100% of DB		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 Continues deductions until policy value is exhausted and then prevents lapse while on claim.

³ Prudential-The 4% Monthly Benefit Percentage is only available on policies that have a basic insurance amount that is less than or equal to \$500,000.

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.

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Data Generation 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, Allianz Chronic Illness Rider (Policy form # PR95357), Global Atlantic (Policy form # ICC13-LCABR-E14), Securian Accelerated Death Benefit for Chronic Illness Agreement (Policy form #s F77938-2 8-2016 DOFU 8-2016) Prudential BenefitAccess Rider (Policy Form # ICC16 VL 145 B4-2016), Lincoln LifeEnhance Accelerated Benefits Rider (Policy form #ABR-5762), and Nationwide Long-term Care Rider II (Policy form #ICC17-LAM-2609). The use of accelerated death benefits is unrestricted.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form #'s ICC19-19646, 19646, ICC22-22191, 22191, ICC16-16760, 16760, ICC15-15442, 15442. Rider #'s 15600, ICC15-15600. 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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