

Access your death benefits while living.

Accelerated Access Solution[®]

Chronic Illness Protection Rider



Not for use in California or New York

Optional living benefit rider for Guaranteed Universal Life Insurance
and protection and accumulation-focused Index Universal Life Insurance

Put your life insurance to work

What are the odds...

of actually having a chronic illness?

About 60% of Americans live with at least one chronic illness.

Chronic Disease in America, CDC, October 2024

ABOUT
60%

Don't most people have Medicare...

to pay for something like this by the time it happens?

Beyond 100 days, Medicare pays \$0 for long-term care services.

Does Medicare Cover Nursing Homes?, National Council on Aging, August 2024

NOT COVERED

If you became chronically ill...

will you have the financial freedom to choose which kind of treatment you want: the cheapest or the highest quality?

A healthy couple retiring at 65 can expect healthcare costs upwards of...

Retiree Health Care Cost Estimate, Fidelity Investments, August 2024

\$330^K
OUT-OF-POCKET

Ask yourself...

- Do I need life insurance to protect myself and my family?
- Would I prefer those life insurance benefits available in life or death, instead of the additional cost of a "use it or lose it" long-term care policy?
- After seeing a friend or family member suffer a health care event, am I prepared for how expensive it can be?
- Am I in generally good health, but want possibilities for future care as I age and my health changes?
- If I am certified as chronically ill, would I want to tap into my life insurance benefits for necessary treatment?

Chronic Illness Protection Rider



Think life insurance only pays out to your loved ones when you die? Not anymore.

Access your own life insurance benefits while living.

By adding the **Accelerated Access Solution (AAS)** chronic illness rider to a select life insurance policy, you can potentially access your income tax-free life insurance benefits, if certified as having a chronic illness.¹

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. See full rider for details¹

It's a good option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

AAS helps provide freedom of choice

Unlike many long-term care reimbursement policies, it can be used to pay for any expense – even those unrelated to the illness. The use of accelerated death benefits is unrestricted:

- Adult daycare
- Assisted living or nursing home
- Massage therapy
- Prescription drugs
- Home maintenance (lawn, handyman, etc.)
- Home improvements (new furniture, upgraded shower, ramp installation, etc.)
- Gas for transportation to and from treatments
- Cash in the pocket of a friend or loved one taking time off work to assist in your care

¹ If the annual amount received by the policy owner for chronic illness benefits from all applicable sources exceeds the actual cost of care in a year or exceeds the IRS per diem exclusion limit aggregated for the portion of the year during which the Insured Person was certified as being chronically ill, some of the benefits may be taxable. Policy owners should consult their own tax advisors regarding how receipt of the benefit will apply to their own tax situation.

How it works

Using your benefit

- **Multiple benefit payment options** – three options available for monthly disbursement:
 - 2% of the AAS benefit per month
 - 4% of the AAS benefit per month
 - IRS maximum per diem amount at time claim begins (the 2025 rate is \$420/day, which equates to \$12,775/month for a thirty-day month)
- **Waiver of monthly deduction** – if you file an approved chronic illness claim to access your money via your AAS rider, then you will not be responsible for paying policy deductions while you continue to access those benefits
- **Flexible options with total benefit amount** – select any amount between 50%-100% of the base policy life insurance benefit amount²
- **Care coordination services available** – variety of optional and free support services available to you at time of claim
- **Control how your own claim money is spent** – money goes directly into your pocket, not the health provider or care facility
- **You get what you pay for** – your potential total AAS benefit matches the amount you select at time of purchase exactly, no need to guess what your total payout might be after fees and deductions.
- **More flexibility than a “use it or lose it” long-term care policy** – benefits are paid no matter what... either to the insured if they become chronically ill, or to your beneficiaries at the time of your death.³
- **No receipts required** – you don’t need to show or tell us how you spend your money
- **No waiting period** – chronic illness benefits are available for activation as soon as the policy is issued, subject to eligibility

Becoming eligible

To activate the rider, an insured person must be certified by a licensed health care practitioner to be considered a “chronically ill person.” One of the following health impairment criteria must be met for a period of at least 90 consecutive days:

1. The insured is unable to perform, without substantial assistance from another person, at least two of the Activities of Daily Living (ADLs):
 - Bathing
 - Eating
 - Contingence
 - Toileting
 - Dressing
 - Transferring
2. The insured requires substantial supervision from threats to health and safety due to a severe cognitive impairment (similar to Alzheimer’s and other forms of irreversible dementia) that is measured by clinical evidence and standardized tests measuring:
 - Short-term or long-term memory
 - Orientation as to people, places or time, and
 - Deductive or abstract reasoning


Once all criteria are met, monthly benefits may begin.⁴

Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible.

² Insured must be certified as chronically ill by a licensed health care practitioner and meet all eligibility requirements.

³ Assumes all remaining premiums are paid on time and in full.

⁴ Insured must be certified as chronically ill by a licensed health care practitioner and meet all eligibility requirements.



Getting paid

Once the insured meets the health impairment criteria and benefits have been approved for payment, the following will occur in order:

1. Payment of Accelerated Access Solution benefits, which are designed to be received income-tax-free⁵ will begin.
2. Monthly deductions will be waived for as long as the policy owner meets the chronic illness requirements.
3. The life insurance benefit will be reduced by each Accelerated Access Solution benefit amount paid to the policy owner.
4. At death, any remaining life insurance benefit will be paid to your policy beneficiary income-tax-free.⁵

Remember: AAS must be added to the life insurance policy at the time of purchase in order to be valid.⁶ The monthly cost of the rider will vary based on the AAS benefit amount selected, issue age, gender and underwriting class.

⁵ Based on current federal income tax laws, policy owners should consult a qualified tax advisor.

⁶ The free Terminal Illness Rider must be added to the policy in addition to the Accelerated Access Solution rider.

Before you buy

Pick your payout

With AAS you have three choices for monthly benefit payouts, but you must select which option you prefer at the time of purchase:

- 2% of your AAS benefit
- 4% of your AAS benefit
- or the IRS per diem amount at the time of claim

For all three chronic illness benefit scenarios, any life insurance benefit amounts unused/unpaid to you after your chronic illness claim will be available to be paid to your beneficiary at the time of your death.⁷

Our most innovative feature in the AAS is the IRS per diem payout option. It allows you to purchase just the amount of coverage needed – no more and no less. AAS is the only product currently in the market providing the maximum monthly benefit allowable by law (the per diem) in an indemnity policy with tax-free benefits.

⁷ Assumes all remaining premiums are paid on time and in full.

Hypothetical AAS benefits: \$250,000 policy

A \$250,000 Index Universal Life policy is purchased with a (100%) \$250,000 Accelerated Access Solution benefit.

EXAMPLE (Figure 1)

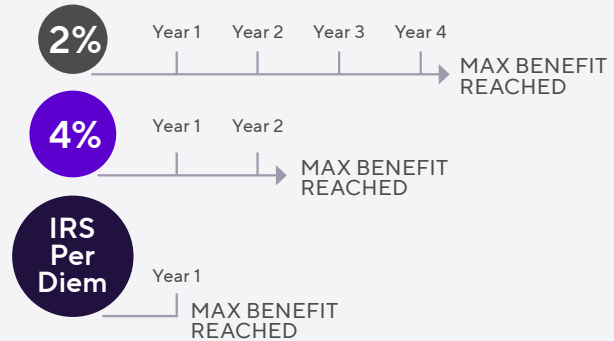
Payout Option	Rate* Type	Monthly Payout Maximum	Full \$250,000 Benefit Realized
2%	Fixed	\$5,000	4 yrs, 2 months
4%	Fixed	\$10,000	2 yrs, 1 month
IRS Per Diem	Variable	\$20,833.33	1 year

* All payouts subject to the IRS Per Diem cap on the date of activation.

Faster access

The IRS per diem option potentially gives you the fastest access to more of your money – paying out your total benefit (if needed) in the shortest period of time.

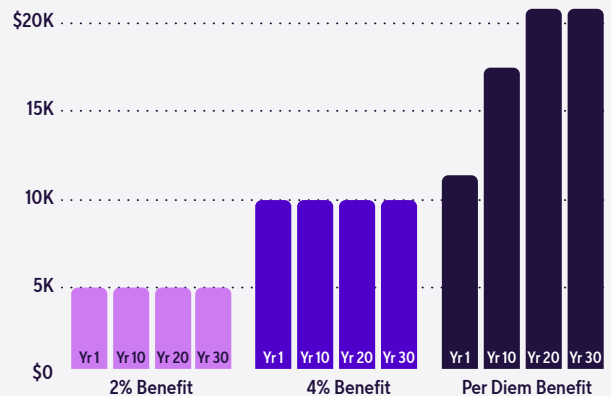
SPEED OF TOTAL PAYOUT (Figure 2)



Higher payouts

The IRS per diem option is also the only option that could potentially increase the monthly amount paid to you the longer you wait to activate it.

ACTIVATION AT YEARS 1, 10, 20, 30 (Figure 3)



Note: IRS caps the maximum daily rate each year. For 2025, the maximum per diem is \$420/day or \$12,775/month for a thirty-day month. In Figure 3 (right), hypothetical per diem increases based on IRS 2025 per diem in year 1, and increasing 4% each year thereafter. Whether or not the IRS per diem limit will change over time is not guaranteed. Hypothetical representation for illustrative purposes only.

Accelerated Access Solution (AAS)

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. This policy or certificate is not a Medicare supplement (policy or certificate).

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. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.⁸ 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.

Payout Options

Three monthly benefit options are available:

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation 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.

⁸ 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.

Life insurance you don't have to die to use

Protect your loved ones, and your own right to choose. Add the optional **Accelerated Access Solution** to your life insurance policy and get income tax free⁹ access to your death benefits while living, if certified with a chronic illness. Remaining life insurance policy benefits continue to pay beneficiaries, as planned, after you die.¹⁰

Two forms of protection in one policy.

⁹ Based on current federal income tax laws, policy owners should consult a qualified tax advisor. Subject to IRS per diem limits

¹⁰ Assumes all remaining premiums are paid on time and in full.



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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