



**Look to the future with confidence  
with life insurance that's here  
when you need it most.**

American General  
Life Insurance Company

A policy owner's guide to the  
**Accelerated Benefit  
Rider Claims Process**



FOR QoL POLICY OWNER USE ONLY

## What you need to know

Your Quality of Life Insurance® policy is life insurance you don't have to die to use. The one or more accelerated benefit riders issued by American General Life Insurance Company on your policy allow you to "accelerate" a portion of your life insurance benefit before your death if the eligibility requirements in the accelerated benefit riders are met.







## If you decide to file a claim:

If you should suffer a qualifying chronic, critical or terminal illness or condition, you may need cash to help with the costs associated with that illness or condition. Or you may simply need money for everyday expenses. In cases like these, accelerating your policy's death benefit may help you with dealing with your financial needs. Please refer to your policy for the definition and eligibility requirements on these illnesses.

If you have any questions at any point in the Claims process, please contact us directly at **800-888-2452**.

## Steps for filing a claim

### 1. Notify AGL of the ABR Claim.

- Call the Claim Department at 800-888-2452 and request the ABR claim form (AGLC109988). The form will be mailed to you, along with any other forms required to complete the request.
- Part A of the form must be completed by the Policy Owner
- Part B of the form must be completed by the Person Insured on the policy. All medical information is required, including treatment received within past five years for ANY illness or condition.
- Part C of the form must be completed by the Person Insured's U.S. physician practicing in the state where the physician is licensed. A U.S. licensed physician practicing abroad is not acceptable. A completed HIPPA authorization must also be submitted.

### 2. Return the completed ABR claim form and any other form sent with it to AGL.

- Once received, a letter of acknowledgement will be mailed to the Policy Owner from the Home Office

### 3. AGL reviews the claim and obtains medical records.

- The amount of time this takes depends on the amount of medical records and when they are received

### 4. If the illness or condition qualifies under the ABR, the Policy Owner receives a Claim Illustration and Election Form.

- Claim illustration is based on the change in the Insured's condition between the time the policy was previously underwritten and the time of the ABR claim
- If a different acceleration amount is requested, the policy owner should indicate this on the election form and return the form to AGL. Another Claim Illustration and Election Form will be mailed to the owner showing the adjustment.
- If any ABR claim is denied, the policy owner will receive a letter from the Claim Department. Additional information may be required to process the claim for the prescribed illness.

### 5. Policy Owner selects the offer and returns the Election Form to AGL.

- If the policy owner accepts the Company's offer, the completed Election Form must be returned to AGL within 60 days of receipt

### 6. ABR claim is paid.

- A letter is sent by the Claim Department to the Policy Owner
- The check is mailed to the Policy Owner under separate cover
- If an acceleration of the policy is elected, you may be eligible to apply for additional life insurance
- Control over how money is spent is up to the policy holder; there are no receipts required, and no restrictions on its use

Nothing in this brochure is intended to alter, amend or limit the terms of any policy or accelerated benefit rider, including, but not limited to terms concerning claim submission and payment. Nothing in this brochure should be deemed a guarantee that any accelerated benefit amount is or will be payable. When filing a claim under a Critical Illness Accelerated Benefit Rider, the claimant must provide the Company a completed claim form within 365 days of the required Diagnosis by a Physician of an Insured Person's Critical Illness.

**Disclosures Applicable to:**

- **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) 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.

**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.**

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

**An accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. 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 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. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. 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. Long-term care insurance 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, or visit the California Department of Insurance Internet Web site ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. 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.

Unlike LTC expense reimbursement, ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. 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.



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Form Numbers ICC21-19311 Rev0321, 19311, ICC21-19310 Rev0321, 19310, 19310-10A Rev0321, 19311-10A Rev0321, ICC16-16760, 16760, ICC22-2191, 22191, ICC15-15442, 15442; Rider Form Numbers ICC23-23602, 15602, ICC23-23603, 15603, ICC23-23604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. **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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