

# Distinctive Chronic Illness benefit offered in New York



Accelerated Access Solution (AAS) chronic illness rider is now available in New York! Offered as an optional rider on Max Accumulator + IUL or Secure Lifetime GUL 3, AAS's innovative and flexible design, allows for customizable coverage to tailor monthly benefit payouts according to financial needs.

With no waiting period or elimination period, it helps with unexpected healthcare costs as well as other expenses due to a qualifying chronic illness, from the day it is certified, even if it is NOT a permanent condition. Greater still, it has an indemnity payout, so no receipts are required and cash payment from the rider can be used for anything!

**NEW!** Max Accumulator + IUL also offers a non-medical underwriting program, which includes the option of our AAS chronic illness rider.

## Compare Accelerated Access Solution against other Chronic Illness and LTC Riders that are available in the Empire State

Rider Feature	AG AAS	Lincoln LifeEnhance Accelerated Benefit Rider	Prudential Benefit Access Rider	AXA LTC Service Rider	John Hancock LTC Rider	Nationwide LTC Rider
<b>Type of Rider</b>	Dollar for Dollar Chronic Illness Rider	Dollar for Dollar Chronic Illness Rider	Dollar for Dollar Chronic Illness Rider	LTC Rider	LTC Rider	LTC Rider
<b>Products with CI / LTC Available in New York</b>	Secure Lifetime GUL 3 (GUL) Max Accumulator+ (IUL)	VUL, IUL	VUL, UL, GUL, IUL	UL, IUL, VUL	IUL, UL, VUL	IUL, GUL, UL, VUL
<b>Indemnity Payment</b>	Cash Indemnity	Cash Indemnity	Cash Indemnity	Indemnity Service needed but no receipts required	Reimbursement Receipts required	Indemnity Service needed but no receipts required
<b>Permanency Required</b>	No	Yes	Yes	Yes	No	No
<b>Elimination Period</b>	<b>None</b>	None	None	90 days of LTC service, which must occur within a 24-month period	100 days of LTC service	90 days of service, which must occur within a 730-day period
<b>Waiver of Charges while on claim</b>	Yes	Yes	Yes	Rider only; policy cannot lapse when on LTC SR claim	No	Rider only
<b>Increasing CI/LTC Benefit with Increasing DB</b>	Yes	Yes	Yes	Yes	No	No
<b>Monthly Payment Options</b>	2%, 4% or IRS per diem	2%	2% or 4%	1%, 2%, or 3%	1%, 2% or 4%	2%

Data generated (06/05/2018) for the State of New York. Every attempt has been made to verify the accuracy of this information. These carriers are peer group competitors of American General Life Insurance Company. Competitor riders include AXA Long Term Care Services Rider (Policy form #R12-10), John Hancock LTC Rider (Policy form # 14LTCR), Lincoln LifeEnhance Accelerated Benefits Rider (Policy form #ABR-5762), Nationwide Long-term Care Rider II (Policy form #LAM-2609), and Prudential BenefitAccess Rider (Policy Form #VL 145 B4-2016).

Policies issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N, 15646N and 15442NU; Rider Form Number 15990N, 14002N, 14012N, 16420N, 13601N, 15972N, 17600N. Issuing company US Life is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Products may not be available in all states and product features or rates may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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