

An innovative chronic illness accelerated death benefit rider



Accelerated Access Solution® (AAS) chronic illness rider, is one of the few such riders still available in New York. AAS's innovative and flexible design allows for customizable coverage, and clients can tailor monthly benefit payouts according to financial needs.

With no waiting period or elimination period, it helps with unexpected healthcare costs and other expenses due to a qualifying chronic illness certified by a medical doctor. Benefits start 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!

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	AGL AAS	Prudential Benefit Access Rider	Equitable LTC Service Rider	John Hancock LTC Rider	Nationwide LTC Rider
Type of Rider	Dollar for dollar chronic illness rider	Dollar for dollar chronic illness rider	LTC Rider	LTC Rider	LTC Rider
Products with CI/LTC available in New York	Max Accum+ II, Value+ Protector II (IUL), Secure Lifetime GUL 3	VUL, UL, IUL	IUL, VUL	IUL	IUL, GUL, UL
Indemnity Payment	Cash Indemnity	Cash Indemnity	Indemnity service needed but no receipts required	Reimbursement receipts required	Indemnity service needed but no receipts required
Permanency Required	No	No	Yes	No	No

Elimination Period	None	None	90 days of LTC must occur within a 24-month period	90 calendar days	90 calendar days
Waiver of Charges while on claim	Yes	Yes	Rider only; policy cannot lapse when on LTCSR claim	No	Rider only
Increasing CI/ LTC Benefit w increasing DB	Yes	Yes	Yes	No	No
Monthly payment options	2%, 4% or IRS per diem	2% or 4%	1%, 2%, or 3%	1%, 2% or 4%	2%

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 (11/15/21) for the state of New York. 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 The United States Life Insurance Company in the City Of New York. Competitor riders include Equitable Long Term Care Services Rider (policy form # R12-10), John Hancock LTC Rider (policy form # 14LTCR), Nationwide Long-Term Care Rider II (policy form # LAM-2609), and Prudential BenefitAccess Rider (policy form # VL 145 B4-2016).

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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