



A powerful solution with fast, efficient processing

For more details, please refer to our underwriting guideline flyer.



Quicker access to coverage

Value+ Protector II (VPP II) has competitive premiums, cash value accumulation potential, and strong guarantees. Now with Agile Underwriting+ (AU+) available, VPP II can be a premier choice for clients looking for protection-focused products.

Value+ Protector II offers an AU+ process that is available for issue ages up to 59, risk classes from Standard to Preferred Plus, and face amounts up to and including \$2 million! Applications submitted for AU+ are often issued in 5 days, making the buying experience simple for clients.

SCENARIO

Let's look at a typical client that also qualifies for AU+.

Rick, 50 years old, is comfortable paying premiums until retirement and is interested primarily in death benefit protection but also finds cash value access features attractive. He also wants to secure a death benefit guarantee that extends past life expectancy. Rick is looking to secure life insurance fast, so he can have the peace of mind knowing he and his family is well protected with the right coverage.

SOLUTION 1: Value+ Protector II*

Monthly Premium	\$1,254	Guarantee to Age	90
Cash Value Year 20	\$390,171	Age 100 Death Benefit	\$1,847,275
Total Cash Value in Excess of Premium Pd: Yr 20	\$89,271	Age 121 Death Benefit	\$6,079,108

The table above shows that when comparing the total premiums paid over the course of 20 years to the cash value in year 20, **the client could have accumulated nearly \$90,000 more than what he originally put into VPP II! Not only that, but his death benefit of \$1,000,000 may also grow throughout the years.**

Now, what if Rick decides that he wants the **added benefits of a Chronic Illness rider** on his policy to protect against future costs for long-term care or other expenses? How would that affect his Value+ Protector II?

SOLUTION 2: Value+ Protector II with Accelerated Access Solution® (AAS) 2% of Accelerated Benefit Amount**

Monthly Premium	\$1,363	Guarantee to Age	90
Cash Value Year 20	\$395,289	Age 100 Death Benefit/AAS Benefit	\$1,845,119
Total Cash Value in Excess of Premium Pd: Yr 20	\$68,249	Age 121 Death Benefit/AAS Benefit	\$6,072,006

With the AAS rider attached, the client keeps the same benefits and now has the option to accelerate up to 100% of his death benefit if he is diagnosed with a qualifying chronic illness. All this for a premium increase of only \$109 a month!

* Male, Age 50, PPNT, 20 Pay, Guarantee to A90, \$1M DB, 5.04% illustrated rate. Rate as of 05/15/2021.

** Male, Age 50, PPNT, 20 Pay, Guarantee to A90, \$1M DB with 2% Accelerated Access Solution. 5.04% illustrated rate. Rate as of 05/15/2021.

The example presented is a hypothetical representation for illustrative purposes only.

**Show clients the power of Value+ Protector II.
Enjoy the added benefit of an expedited underwriting
process available on VPP II to set them on the
fast-track in reaching their financial goals.**

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.

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.

¹ Monthly AAS benefit is limited by the IRS Per Diem at time of claim. The monthly Per Diem for 2022 is \$11,862.50. Subsequent years may be higher.



Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: ICC16-16760, 16760; Rider Form Numbers: 15600, ICC15-15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, ICC13-13601, 13601, 07620, ICC14-14002, 14002, ICC15-15992, 15992, 15997, ICC18-18004, 18004. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). 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. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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