QoL SelectChoice II Accelerated Benefit Riders

Living benefits from life insurance

The built-in **QoL SelectChoice II Accelerated Benefit Riders** allow your clients to accelerate a portion of their contractual death benefit while they're still living, and these **guarantee a minimum benefit** for qualifying chronic, critical and terminal illnesses or conditions. The guaranteed minimums are a percentage of policy's death benefit and are based on the issue age and policy duration at the time of the claim.

	Corebridge Financial	National Life	Transamerica	Fidelity & Guaranty	North American	Nationwide	Augustar Life	Ameritas	Columbus Life	Lincoln Financial	John Hancock	Mutual of Omaha
	QoL Select Choice II Accelerated Benefit Riders	Accelerated Benefit Riders	Accelerated Death Benefit Riders	Accelerated Death Benefit Riders	Accelerated Death Benefit Endorsement	Accelerated Death Benefit Riders	Accelerated Benefit Riders	Care4Life Accelerated Death Benefits Rider	Life Plus Accelerated Death Benefit	Accelerated Death Benefit Riders	Accelerated Death Benefit Riders	Accelerated Death Benefit Riders
Available Products	**GUL, IUL, Term**	**IUL, Term, UL, WL**	**IUL, Term, WL**	**IUL**	**GUL, IUL, Term**	**GUL, IUL, Term, VUL, WL**	**IUL, WL**	**IUL, Term, UL, WL**	**GUL, IUL, Term, UL**	**IUL, UL, VUL, WL**	**IUL, UL, VUL**	**IUL**
Guaranteed Min. Payout	**Y**[1]	N/A	N/A	N/A	Y Critical Illness	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Chronic Illness	**Y**[2]	Y[3]	Y[4]	Y	Y	Y	Y	Y	Y	N/A[5]	Y[6,7]	Y
Critical Illness	**Y**	Y[8]	Y[4,9]	Y	Y[10]	Y[7]	Y	Y	Y[11]	Y	Y[6]	N/A
Terminal Illness	**Y** 24 months[12]	Y 24 months[12]	Y 12 months	Y 24 months[12]	Y 24 months[12]	Y 12 months	Y 12 months	Y 12 months	Y 12 months[13]	Y 6 months[14]	Y 12 months[13]	Y 12 months
Available on All UW Classes	**Y**	Up to Table D	Up to Table D	Up to Table D	**Chronic:** Up to Table D **Critical:** Up to Table B	**Chronic:** Up to Table B **Critical:** Standard	Up to Table C	Up to Table D	Up to Table C	Up to Table D	**Chronic:** Up to Table H **Critical:** Up to Table G	Y
Optional Dollar-for-Dollar Chronic Illness Benefits for Additional Cost	**Y** With the Accelerated Access Solution (AAS) rider	Y With the Premium Chronic Care Rider (only on IUL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Y With the LifeAssure Accelerated Benefits Rider II	Y With the Chronic Illness Rider (monthly charge)	N/A

1. State variations may apply. Guaranteed minimum payout not available in CA.
2. Qualifying Chronic Illness includes Alzheimer's Disease.
3. Separate riders for Chronic Illness and Alzheimer's Disease although have same parameters.
4. Illustration requires riders to be optionally selected for product types other than Term (Trendsetter LB).
5. Default auto-selected ABR (with critical illness and 6-month terminal illness only) excludes chronic illness coverage.
6. Illustration requires riders to be optionally selected.
7. State variations may apply. ABR not available in CA.
8. Separate riders for Critical Illness and Critical Injury although have same parameters.
9. State variations may apply. Without treatment, the insured must have a diagnosis of death within 12 months for CA only.
10. State variations may apply. ABR not available in CA on Term.
11. Formal name is Specified Medical Condition; called Critical Illness only in CA.
12. State variations may apply. FL requires 12 months.
13. State variations may apply. Life expectancy of two years or less in KS, KY, MS, TX and WA.
14. Expanded life expectancy to 12 months for Terminal Illness with the LifeAssure Accelerated Benefits Rider II.

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 Corebridge Financial Inc.

Policies issued by American General Life Insurance Company (AGL), Houston TX.

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	QoL Select Choice II Accelerated Benefit Riders	**Accelerated Benefit Riders**	**Accelerated Death Benefit Riders**	**Accelerated Death Benefit Riders**	**Accelerated Death Benefit Endorsement**	**Accelerated Death Benefit Riders**	**Accelerated Benefit Riders**	**Care4Life Accelerated Death Benefits Rider**	**Life Plus Accelerated Death Benefit**	**Accelerated Death Benefit Riders**	**Accelerated Death Benefit Riders**	**Accelerated Death Benefit Riders**
Available Products	**GUL, IUL, Term**	**IUL, Term, UL, WL**	**IUL, Term, WL**	**IUL**	**GUL, IUL, Term**	**GUL, IUL, Term, VUL, WL**	**IUL, WL**	**IUL, Term, UL, WL**	**GUL, IUL, Term, UL**	**IUL, UL, VUL, WL**	**IUL, UL, VUL**	**IUL**
Waiting Period[1]	**Chronic:** None[2] **Critical:** 30 days (90 days for Invasive Cancer)	**Chronic/ Alzheimer's:** 30 days **Critical Illness/ Injury:** 30 days	**Chronic:** None **Critical:** None	**Chronic:** None **Critical:** None	**Chronic:** None **Critical:** None	**Chronic:** None **Critical:** None	**Chronic:** None **Critical:** None	**Chronic:** None **Critical:** 30 to 90 days	**Chronic:** None **Critical:** None	**Critical:** None	**Chronic:** None **Critical:** 30 days	**Chronic:** None
Lifetime Max Death Benefit Amount[3]	**Chronic / Critical / Terminal:** Up to 100% of DB or $2M	**Chronic / Alzheimer's / Terminal:** Up to 100% of DB or $1.5M **Critical Illness / Critical Injury:** Up to 100% of DB or $1M	**Chronic:** Acceleration per year is 24% of DB; Total acceleration is up to 90% of DB or $1.5M **Critical:** Up to 90% of DB or $1.5M (IUL/Term); Up to 90% of DB or $500k (WL) **Terminal:** Up to 100% of DB or $1.5M	**Chronic:** Initial acceleration is 25% of DB[4]; Subsequent ones are up to 100% of DB or $1M **Critical / Terminal:** Up to 100% of DB or $1M	**Chronic**: Up to 24% of DB or $480k **Critical:** Up to 90% of DB or $1M (Term); Up to 25% of DB or $50k (UL) **Terminal:** Up to 90% of DB or $1M	**Chronic**: Unspecified[5] **Critical:** Up to 10% of DB or $25k **Terminal:** Up to 50% of DB or $250k	**Chronic**: Up to 25% of DB or $5M **Critical:** Up to $250k **Terminal:** Up to $2M	**Chronic / Critical / Terminal[6]:** Up to 90% of DB or $1.5M or **Chronic:** Up to 50% of DB or $1M **Critical:** Up to 25% of DB or $250k **Terminal:** Up to 75% of DB or $1M	**Chronic:** Up to 40% of DB or $250k; Up to $1M or 50% of DB (for payout benefit option/not a lump sum) **Critical:** Up to 10% of DB or $25k **Terminal:** Up to 60% of DB or $250k	**Critical:** Up to 5% of DB or $25k **Terminal:** Up to 50% of DB or $250k Okay	**Chronic / Terminal:** Up to 75% of DB or $1M **Critical:** Up to 10% / 25% of DB (depending on election) or $250k	**Chronic / Terminal:** Initial total acceleration is 80% of DB; Or up to $1M[7]
Available in CA	**Y**	Y	Y	Y	Y (Critical Illness not available on Term)	N (Critical Illness not available)	N (Critical Illness not available)	Y	Y (Not available on Term)	Y	N (Chronic Illness not available)	Y

1. Waiting periods may vary by state and specific illnesses for all carriers.
2. State variations may apply. A 30-day waiting period applicable in CA, ND, SC, SD and FL.
3. The lesser amount is always taken between percentage of DB and dollar limit.
4. State variations may apply. No initial acceleration limit required in state of CA.
5. This rider permits an annual request for an elected portion of the base policy's Specified Amount when the Insured is qualified Chronically Ill.
6. Product variations may apply. Limits only applicable to Ameritas FLX products with built-in Care4Life living benefits. Other products may offer the Care4Life rider optionally with different limits.
7. State variations may apply. The dollar cap in CA is $500,000.

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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 undersection 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.

Policies issued by **American General Life Insurance Company (**AGL), Houston, TX. Policy Form Numbers: ICC21-19311Rev0321,19311, ICC21- 19310Rev0321,19310, ICC22-22191, 22191, ICC16-16760, 16760, ICC15-15442, 15442.; Rider Form Numbers:ICC23-23602, 15602, ICC23-23603,15603, ICC23-23604, 15604. **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.

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