Accelerated Access Solution

An innovative chronic illness accelerated death benefit rider

Accelerated Access Solution (AAS) has an innovative and flexible design which allows clients to customize their chronic illness coverage and monthly benefit payout according to their financial needs. It helps with unexpected healthcare costs as well as other expenses due to chronic illness certified by a medical doctor, even if it is NOT a permanent condition. Besides, it pays benefit on an indemnity basis - no receipts required and family care is covered!

Compare AAS against other chronic illness and LTC riders

AAS vs LTC Riders	Type of Rider	Available Products	Risk Class	Indemnity Ben. Payment	Max. Limit ($)	Monthly Ben. Payment Options	Benefit Range	Increasing Ben. w/ Increasing DB	Waiver of Policy Charges on Claim	Waiver of Rider Charges on Claim	Available in CA
CRBG Accelerated Access Solution (AAS)	Chronic Illness	GUL, IUL	Up to Table D	✓	$3M	2%, 4%, or IRS per diem[1,2]	50 to 100% of DB	✓	✓	✓	✓
Equitable Long-Term Care Services Rider	LTC Rider	IUL, VUL	Up to Table D	✓	N/A[3]	1%, 2%, 3%	20 to 100% of DB	✓	No	No	✓
John Hancock Long Term Care Rider	LTC Rider	IUL, UL, VUL	Up to Table D[4]	No[5]	$5M	1%, 2%, 4%	Up to 100% of DB	✓	No[6]	No[6]	✓
Lincoln Care Coverage ABR	LTC Rider	IUL, VUL	Up to Table D[4]	No[5]	$2.5M[7]	2%, 4%	Up to 100% of DB	✓	No[8]	✓	✓
Mutual of Omaha Long Term Care Rider	LTC Rider	IUL	Up to Table D[4]	No[5]	$2M[9]	1%, 2%, 4%	Up to 100% of DB	No	No	✓	No
Nationwide Long Term Care Rider II	LTC Rider	IUL, UL, VUL	Up to Table D[4]	✓	N/A[10]	2%, 3%, 4%	10 to 100% of DB	No	No[8]	✓	✓
Pacific Life Premier LTC Rider	LTC Rider	IUL, UL, VUL	Up to Table E	✓	$3M[11]	2%, 4%	Up to 100% of DB	No	No[12]	No[12]	✓
Securian Long Term Care Agreement	LTC Rider	IUL, VUL	Up to Table D[4]	✓	N/A[10]	2, 4, 6-year period[13]	Up to 100% of DB	No	No	✓	No
Transamerica Long Term Care Rider	LTC Rider	IUL[14]	Up to Table D	No[15]	$2M	1%, 2%, 3%, 4%	Up to 100% of DB	✓	No	✓	✓

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 Corebridge Financial Inc.

1 Not to exceed the monthly IRS per diem limit at the time of claim. IRS caps the maximum daily rate each year. The 2026 maximum per diem is $430/day or $13,079/month. Subsequent years may be higher.
2 Maximum monthly benefit calculation may vary by state. CA maximum monthly amount is 95% of the per diem limit, increased annually by 3% until time of claim.
3 Carrier only states a maximum monthly limit at $50,000 per life.
4 Carrier also provides a separate set of underwriting classes for rider specifically.
5 Based on reimbursement model; receipts required.
6 If separate waiver rider is elected, policy or/and rider charges can be waived.
7 It is a $2.5M max limit for 1% and 2% monthly acceleration options, and a $1.25M max limit for 4%.
8 Policy charges are not waived unless the policy risk lapsing.
9 It is a $2M max limit for 1% and 2% monthly acceleration options, and a $1.25M max limit for 4%.
10 Unspecified, although LTC Rider Amount should equal to the beginning death benefit of policy by running the illustration.
11 It is a $3M max limit for 2% monthly acceleration option, and a $1.5M max limit for 4% ($750,000 for older ages 65-75).
12 If separate waiver rider is elected, rider charges can be waived. Policy charges are not waived unless the policy risk lapsing.
13 Instead of selecting a percentage to accelerate, monthly benefit payout for this carrier is determined by a duration period.
14 Only available on Transamerica's Financial Foundation IUL (FFIUL) product.
15 Not fully indemnity-based; expenses must be related to LTC care.

AAS vs CI Riders (indemnity-based benefit)	Available Products	Risk Class	Max. Limit ($)	Monthly Ben. Payout Options	Benefit Range	Increasing Ben. w/ Increasing DB	Inflation Protection	Waiver of Policy Charges on Claim	Waiver of Rider Charges on Claim	Available in CA
CRBG Accelerated Access Solution (AAS)	GUL, IUL	Up to Table D	$3M	2%, 4%, or IRS per diem[1,2]	50 to 100% of DB	✓	✓	✓	✓	✓
John Hancock Chronic Illness Rider	IUL, UL, VUL	Up to Table D[3]	$3M	1%, 2%, 4%	Up to 100% of DB	✓	No	No[4]	✓	No
Lincoln LifeAssure ABR II	IUL, VUL	Up to Table D	$1.5M[5]	None; Monthly vs annual payout	Up to 100% of DB	✓	✓	No[4]	N/A[6]	✓
National Life Premium Chronic Care	IUL	Up to Table D	$3M	2%, 4%, or discounted lump sum	Up to 100% of DB	✓	No	No[7]	No[7]	No
Pacific Life Premier Chronic Illness Rider	IUL, UL, VUL	Up to Table E	$3M	None; Monthly vs annual payout	Up to 100% of DB	No	✓	No[7]	No[7]	No
Prudential BenefitAccess Rider	IUL, UL, VUL	Up to Table D	$5M	2%, 4% monthly or annual lump sum[8]	50 or 100% of DB	✓	✓	✓	✓	✓
Securian ADB for Chronic Illness Agreement	IUL, VUL	Up to Table D[3]	$5M	2%, 4%[9]	Up to 100% of DB	✓	No[10]	No	✓	✓
Symetra Chronic Care Advantage Rider	IUL	Up to Table D	N/A[11]	2%, 4%	50 or 100% of DB	✓	No	✓[12]	✓[12]	No

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1 Not to exceed the monthly IRS per diem limit at the time of claim. IRS caps the maximum daily rate each year. The 2026 maximum per diem is $430/day or $13,079/month. Subsequent years may be higher.
2 Maximum monthly benefit calculation may vary by state. CA maximum monthly amount is 95% of the per diem limit, increased annually by 3% until time of claim.
3 Carrier also provides a separate set of underwriting classes for rider specifically.
4 If separate waiver rider is elected, policy charges can be waived.
5 For issue age 70-80, maximum limit is $1M.
6 There is no upfront charges for this rider.
7 Policy charges are not waived unless the policy risk lapsing. If separate waiver rider is elected, policy charges can be waived.
8 Benefit payment options may vary by state. Instead of annual lump sum payments, CA requires a one-time lump-sum payment.
9 Benefit payment options may vary by state. Instead of selecting a percentage to accelerate, monthly benefit payout in CA is determined by duration, either a 24- or 48-month period.
10 If separate Inflation Agreement is elected, inflation protection can be applied.
11 Unspecified, although rider benefit amount should equal to the beginning death benefit of policy before claim.
12 Rider charges are waived in proportion to the acceleration percentage selected (either 50% or 100%).

Accelerated Access Solution (AAS)

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. This policy or certificate is not a Medicare supplement policy.

California: 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 or certificate).

New York: This is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy.

The Accelerated Access Solution is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company (AGL), Houston, TX except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit 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.[11] Unlike Long-Term Care benefits, control over how money is spent is up to the policy holder: There are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit (ADB) 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.

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A Long Term Care insurance (LTCI) 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. Generally, accelerated chronic illness death benefit riders and LTCI is conditioned upon the insured's 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. LTCI 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.
Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal (in California) or Medicaid (all other states).

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.
ADBs 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.

Payout Options

All states except California. Three monthly benefit options are available. Monthly benefit under any option is capped at the maximum IRS per diem amount at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit
- IRS maximum per diem

California ONLY. Two monthly options are available. Monthly benefit under any option is capped at the maximum monthly benefit amount under the policy at the time claim begins.

- 2% of the AAS benefit
- 4% of the AAS benefit

Alternatively, in all states including California, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Benefit payments may only be made if the payments are subject to favorable tax treatment by the federal government. When determining whether the benefit payments will receive favorable tax treatment, the payment of benefits from all insurance policies must be considered. Prior to applying for such accelerated death benefits, policyowners should seek assistance from a qualified tax advisor.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code.[11] There may be tax consequences in some situations in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

[11] Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements, and the condition need not be permanent.

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.

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