

A powerful solution with fast, efficient processing



Quicker access to coverage

Value+ Protector III (VPP III) provides competitive, life expectancy guarantee protection with many attractive features. With Agile Underwriting+ (AU+) available, VPP III can be a premier choice for clients looking for protection-focused products.

For more details, please refer to our underwriting guidelines.



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

Value+ Protector III offers an AU+ process that is available for issue ages 18-59, risk classes from Standard to Preferred Plus, and face amounts up to and including \$2 million! Most policies approved via AU+ are through underwriting within 2 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

The table below 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 just over \$72,000 more than what he originally put into VPP III!

And his death benefit of \$1,000,000 may also grow throughout the years.

Value+ Protector III ¹	
Monthly Premium	\$1,030
Cash Value Year 20	\$319,276
Total Cash Value in Excess of Premium Paid: Year 20	\$72,119
Guarantee to Age	90
Age 100 Death Benefit	\$1,319,276

Solution 2

Now, what if Rick decides that he wants added living benefits to protect against future costs for long-term care or other expenses? With the AAS rider, the client keeps the same benefits and 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 \$150 a month!

Value+ Protector III with Accelerated Access Solution [®] (AAS) 2% of Accelerated Benefit Amount ²	
Monthly Premium	\$1,180
Cash Value Year 20	\$334,915
Total Cash Value in Excess of Premium Paid: Year 20	\$51,689
Guarantee to Age	90
Age 100 Death Benefit/AAS Benefit	\$1,334,915

¹ Male, Age 50, PPNT, 20 Pay, Guarantee to A90, \$1M DB, 6.32% illustrated rate. Rate as of 2/17/2026.

² Male, Age 50, PPNT, 20 Pay, Guarantee to A90, \$1M DB with 2% Accelerated Access Solution. 6.32% illustrated rate. Rate as of 2/17/2026.

The example presented is a hypothetical representation for illustrative purposes only. Monthly benefit is capped at the maximum IRS daily rate at the time of claim.

Value+ Protector III

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.³ 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.

Acceleration of death benefits and payments under such an 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.

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.

ADB's 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.³ 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.

Automated Underwriting

Certain applications and individuals applying for life insurance may require additional information that cannot be obtained through automated underwriting. This applies to applicant's ages 18-59 years old with a face amount of \$3 million dollars or less, and applicant's ages 60-70 years old with a face amount of \$1 million dollars or less.

Additional information needed may include, but is not limited to medical information, labs, or financial data. In the event additional information or documentation is needed to underwrite your client's life insurance policy, they will be notified.

³ 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 except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. Policy Form Numbers: ICC16-16760, 16760, 16760N Rev0618; Rider Form Numbers: ICC23-23600, 15600, 17600N, 13600-5, ICC18-18012, 18012, 18012N, ICC22-22995, 22995, 2295N, ICC23-23601, 13601, 13601N, 07620, 07620N, ICC14-14002, 14002, 14002N, ICC15-15992, 15992, 15992N, 15997, ICC18-18004, 18004, 18004N, ICC15-15990, 15990, 15990N. **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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