

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

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.

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

IMPORTANT CONSUMER DISCLOSURES REGARDING ACCELERATED BENEFIT RIDERS

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.

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.



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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