



Accelerated Access Solution on Max Accumulator+



Competitive Comparison

Offered as an optional rider, Accelerated Access Solution's (AAS) innovative and flexible design allows for customizable coverage to tailor monthly benefit payouts according to financial needs. It helps with unexpected healthcare costs as well as other expenses due to a qualifying chronic illness, from the day it is certified, even if it is NOT a permanent condition. The use of accelerated death benefits is unrestricted.

There's more!

Combined with our flagship IUL Max Accumulator +, the AAS benefits can grow along with the increasing cash value and death benefit. Even better, Max Accumulator + IUL offers a non-medical underwriting program, which includes the option of adding AAS chronic illness rider potentially without medical exams.

Rider Feature	American General Accelerated Access Solution (AAS)	Lincoln Financial LifeEnhance Accelerated Benefit Rider (LEABR)	Prudential Life Benefit Access Rider (BAR)	Nationwide LTC Services Rider II (LTCSR)	Pacific Life Premier LTC Rider (PLTCR)	John Hancock Long Term Care Rider (LTCR)
Type of Rider	Chronic Illness Rider	Chronic Illness Rider	Chronic Illness Rider	LTC Rider	LTC Rider	LTC Rider
Indemnity Payment	Cash Indemnity	Cash Indemnity	Cash Indemnity	Indemnity service needed but no receipts required	Indemnity service needed but no receipts required	Reimbursement receipts required
Permanency Required	No	Yes	No	No	No	No
Elimination Period	90 calendar days	None	None	90 calendar days	90 days of covered services	100 days of LTC service
Waiver of Charges while on claim	Yes	Yes	Yes	Rider only	Rider only	No
Increasing CI/ LTC Benefit with Increasing DB	Yes	Yes	Yes	No	No	No

Hypothetical

Now let's look at a hypothetical example. Imagine a 45-year-old female with Preferred Non-smoking rate looking for an IUL product with protection against chronic illness or long-term care impacts. She has a \$400,000 initial death benefit and will fund her policy with \$12,000 annual premium for 5 years. As the cash value grows in her policy, she will use it toward increasing the death benefit.

Let's compare the death benefits and chronic illness or long-term care benefits at Age 85 across different IUL products:

	American General Max Accumulator+ with AAS	Lincoln Financial WealthAccumulate IUL with LEABR	Prudential Life PruLife Index Advantage UL 2018 with BAR	Nationwide YourLife Indexed UL Accumulator with LTCSR	Pacific Life Pacific Discovery Xelerator IUL with PLTCR	John Hancock Accumulation IUL 18 with LTCR
At Max Illustrative Rate						
DB @ Age 85	\$761,255	\$465,796	\$438,615	\$516,965	\$763,717	\$937,847
LTC/CI Benefit @ Age 85	\$761,255	\$465,796	\$438,615	\$400,000	\$400,000	\$400,000
Difference from AG		-39%	-42%	-47%	-47%	-47%
At 6%						
DB @ Age 85	\$536,995	\$460,000	\$430,850	\$462,402	Policy lapses by age 85	\$550,740
LTC/CI Benefit @ Age 85	\$536,995	\$460,000	\$430,850	\$400,000	\$0	\$400,000
Difference from AG		-14%	-20%	-26%	N/A	-26%

SUMMARY

At both max illustrated rate or 6%, American General's Max Accumulator+ IUL has the greatest potential to grow Chronic Illness benefits!

Disclosures Applicable to:

- Chronic Illness Accelerated Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider

- (1) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (2) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**
- (3) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (4) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (5) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

- (6) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (7) See your policy for details.

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.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit 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 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. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance 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, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance. If you choose to accelerate a port

Data generated on 6/14/2018. Every attempt has been made to verify the accuracy of this information, but rates are subject to change at any time. These carriers are peer group competitors of American General Life Insurance Company. Max Accumulator + With Blended Index Participation Account (Policy Form # ICC15-15646), John Hancock Accumulation IUL (Policy Form #18AIUL, Rider form # 14LTCR), Pacific Life Pacific Discovery Xelerator (Policy Form # ICC15 P15IUL, Rider Form #R15LTC), 40% Perm/60% Term, Nationwide YourLife® Indexed UL Accumulator (Policy Form # ICC 14-NWLA-510, Rider Form #ICC17-LAM-2609), Lincoln WealthAccumulate IUL (2018) with Perform Index Account (Policy Form # UL 6083 / ICC18UL6083, Rider Form #ABR5762), Prudential Index Advantage IUL (Policy Form #ICC17 IUL-2017, Rider Form # ICC16 VL 145 B4-2016)).



Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: 15646, ICC15-15646; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82012, 82410, 88390, 14002, ICC14-14002, 14306, 07620, 15997, 15996, 15271, ICC15-15271, 15274, ICC15- 15274, 15272, ICC15-15272, 15273, ICC15-15273. 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 business in the state of New York. Products may not be available in all states and product features may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant.

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