



## Reminder: Accelerated death benefit (ABR) claims process for foreign nationals

This bulletin is a reminder of key points concerning the accelerated death benefit (ABR) claims process for foreign nationals.

Specifically, if coverage includes an accelerated death benefit rider (Chronic, Terminal and Critical), and a claim is requested from inside or outside the United States, the claim must be certified by a U.S. physician practicing in the state where the physician is licensed. A claim certified by a U.S.-licensed physician practicing abroad is not acceptable.

This is consistent with the Company's historical approach to ABR claim certifications. It is also aligned with the AGL/US Life-filed rider language associated with Accelerated Death Benefit Claims, with the Internal Revenue Code, and IRS guidance surrounding ABR certifications.

### The ABR claims process

- Once the issuing insurance company ("the Company") receives the ABR claim completed by the Policy Owner and U.S.-licensed physician, the Company will request medical records directly from the physician and/or hospitals listed on the claim form.
- After medical records are received, the Company will review the information submitted to determine if the insured meets the criteria under the ABR policy provision.
- If the Insured meets the criteria, the Company will provide the Policy Owner with a benefit offer determined by the Company to accept or decline.

### More resources

#### [Guidelines for Sales to Foreign Nationals](#)

For ABR claims information about a specific policy, visit the [Life Insurance Customer Service page](#) at aig.com and enter the policy number in the Contact Us field at the bottom of the page. This will generate the appropriate contact information for that policy, including telephone and fax.