

# Accelerated Access Solution<sup>®</sup>

## Chronic Illness Protection Rider

Access your death benefits while living.

Optional living benefit rider for:

- Accumulation Index Universal Life
- Protection Index Universal Life
- Guaranteed Universal Life



# Put your life insurance to work



## What are the odds...

of actually having a chronic illness?

About 60% of Americans live with at least one chronic illness.

Chronic Disease in America, CDC, October 2024

ABOUT  
**60%**

## Don't most people have Medicare...

to pay for something like this by the time it happens?

Beyond 100 days, Medicare pays \$0 for long-term care services.

Does Medicare Cover Nursing Homes?, National Council on Aging, August 2024

**NOT COVERED**

## If you became chronically ill...

will you have the financial freedom to choose which kind of treatment you want: the cheapest or the highest quality?

A healthy couple retiring at 65 can expect healthcare costs upwards of...

Retiree Health Care Cost Estimate, Fidelity Investments, August 2024

**\$330<sup>K</sup>**  
**OUT-OF-POCKET**

## Ask yourself...

- Do I need life insurance to protect myself and my family?
- Would I prefer those life insurance benefits available in life or death, instead of the additional cost of a "use it or lose it" long-term care policy?
- After seeing a friend or family member suffer a health care event, am I prepared for how expensive it can be?
- Am I in generally good health, but want possibilities for future care as I age and my health changes?
- If I am certified as chronically ill, would I want to tap into my life insurance benefits for necessary treatment?

# Chronic Illness Protection Rider



Think life insurance only pays out to your loved ones when you die? Not anymore.

## Access your own life insurance benefits while living.

By adding the **Accelerated Access Solution (AAS)** chronic illness rider to a select life insurance policy, you can potentially access your income tax-free life insurance benefits, if certified as having a chronic illness.<sup>1</sup>

Should an eligible chronic illness occur, you can be paid monthly benefits until that illness improves or your AAS benefit is exhausted—whichever happens first. See full rider for details<sup>1</sup>

It's a good option for consumers who understand the value and security of combining death benefit and chronic illness protection into one.

## AAS helps provide freedom of choice

Unlike many long-term care reimbursement policies, it can be used to pay for any expense – even those unrelated to the illness. The use of accelerated death benefits is unrestricted:

- Adult daycare
- Assisted living or nursing home
- Massage therapy
- Prescription drugs
- Home maintenance (lawn, handyman, etc.)
- Home improvements (new furniture, upgraded shower, ramp installation, etc.)
- Gas for transportation to and from treatments
- Cash in the pocket of a friend or loved one taking time off work to assist in your care

<sup>1</sup> If the annual amount received by the policy owner for chronic illness benefits from all applicable sources exceeds the actual cost of care in a year or exceeds the IRS per diem exclusion limit aggregated for the portion of the year during which the Insured Person was certified as being chronically ill, some of the benefits may be taxable. Policy owners should consult their own tax advisors regarding how receipt of the benefit will apply to their own tax situation.

# How it works

## Using your benefit

- **Multiple benefit payment options** –

- Lump-sum payments (paid annually, and reflects the present value of monthly payments for the upcoming year)
- IRS maximum per diem\* amount at the time claim begins (paid monthly)  
\* Not available in California
- 2% of the AAS benefit per month (paid monthly)
- 4% of the AAS benefit per month (paid monthly)

- **Payment limits** – the maximum daily amount is capped every year:

- In all states (except California) for 2026, the IRS maximum per diem amount is \$430 per day, or \$13,079 per month\*\*
- In California for 2026, the maximum benefit is a per diem rate that is equal to \$408.50 per day, or \$12,425 per month.\*\* The maximum limit grows at 3% annually in subsequent years.

\*\* Monthly amount is a monthly average based on 365 days a year.

- **Waiver of monthly deduction** – if you file an approved chronic illness claim to access your money via your AAS rider, then you will not be responsible for paying policy deductions while you continue to access those benefits

- **Flexible options with total benefit amount** – select any amount between 50%-100% of the base policy life insurance benefit amount

- **Care coordination services available** – variety of optional and free support services available to you at time of claim

- **Control how your own claim money is spent** – money goes directly into your pocket, not the health provider or care facility

- **You get what you pay for** – your potential total AAS benefit matches the amount you select at time of purchase exactly, no need to guess what your total payout might be after fees and deductions.

- **More flexibility than a “use it or lose it” long-term care policy** – benefits are paid no matter what...either to the insured if they become chronically ill, or to your beneficiaries at the time of your death.<sup>2</sup>

- **No receipts required** – you don’t need to show or tell us how you spend your money

- **No waiting period** – chronic illness benefits are available for activation as soon as the policy is issued, subject to eligibility

## Becoming eligible

To activate the rider, an insured person must be certified by a licensed health care practitioner to be considered a “chronically ill person.” One of the following health impairment criteria must be met for a period of at least 90 consecutive days:

1. The insured is unable to perform, without substantial assistance from another person, at least two of the Activities of Daily Living (ADLs):

- Bathing
- Eating
- Contingence
- Toileting
- Dressing
- Transferring

2. The insured requires substantial supervision from threats to health and safety due to a severe cognitive impairment (similar to Alzheimer’s and other forms of irreversible dementia) that is measured by clinical evidence and standardized tests measuring:

- Short-term or long-term memory
- Orientation as to people, places or time, and
- Deductive or abstract reasoning


Once all criteria are met, benefits may begin.

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Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible.

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<sup>2</sup> Assumes all remaining premiums are paid on time and in full.



## Getting paid

Once the insured meets the health impairment criteria and benefits have been approved for payment, the following will occur in order:

1. Payment of Accelerated Access Solution benefits, which are designed to be received income-tax-free<sup>5</sup> will begin.
2. Monthly deductions will be waived for as long as the policy owner meets the chronic illness requirements.
3. The life insurance benefit will be reduced by each Accelerated Access Solution benefit amount paid to the policy owner.
4. At death, any remaining life insurance benefit will be paid to your policy beneficiary income-tax-free.<sup>3</sup>

There is a maximum benefit payable under the monthly disbursement option that we'll notify you of at your time of claim. You can also select a smaller amount than the maximum monthly benefit if you like. You'll be given a lump sum option as well; which can be substituted for monthly benefits.

Remember: AAS must be added to the life insurance policy at the time of purchase in order to be valid.<sup>4</sup> The monthly cost of the rider will vary based on the AAS benefit amount selected, issue age, gender and underwriting class.

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<sup>3</sup> Based on current federal income tax laws, policy owners should consult a qualified tax advisor.

<sup>4</sup> The free Terminal Illness Rider must be added to the policy in addition to the Accelerated Access Solution rider.

# Understanding AAS rider payouts

## Pick your payout

The AAS rider provides flexible payout options, allowing you to choose between annual lump-sum payments or ongoing monthly payments.

For all payment scenarios, any life insurance benefit amounts unused/unpaid to you after your chronic illness claim will be available to be paid to your beneficiary at the time of your death.<sup>5</sup>

Our most innovative feature in the AAS is the IRS per diem payout<sup>6</sup> option (not available in California). It allows you to purchase just the amount of coverage needed – no more and no less. AAS is the only product currently in the market providing the maximum monthly benefit allowable by law (the IRS per diem) in an indemnity policy with tax-free benefits.

<sup>5</sup> Assumes all remaining premiums are paid on time and in full.

<sup>6</sup> Not available in California.

## Hypothetical AAS benefits: \$250,000 policy

A \$250,000 Index Universal Life policy is purchased with a (100%) \$250,000 Accelerated Access Solution benefit.

EXAMPLE (Figure 1)

Payout Option	Rate* Type	Payout Maximum	Full \$250,000 Benefit Realized
Lump sum	Lump sum	\$153,195/year**	1 year
IRS per diem <sup>6</sup>	Variable	\$13,079/month	1 year, 8 months
4%	Fixed	\$10,000/month	2 yrs, 1 month
2%	Fixed	\$5,000/month	4 yrs, 2 months

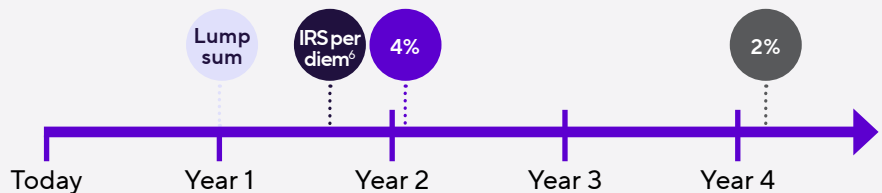
\* All payouts subject to the IRS Per Diem cap on the date of activation, and in California, subject to a maximum benefit limit.

\*\* This payout is based on the IRS per diem cap. This value may be less in California.

## Faster access

Certain payout options provide faster access to more of your money, while others payout a smaller amount over a longer period of time.

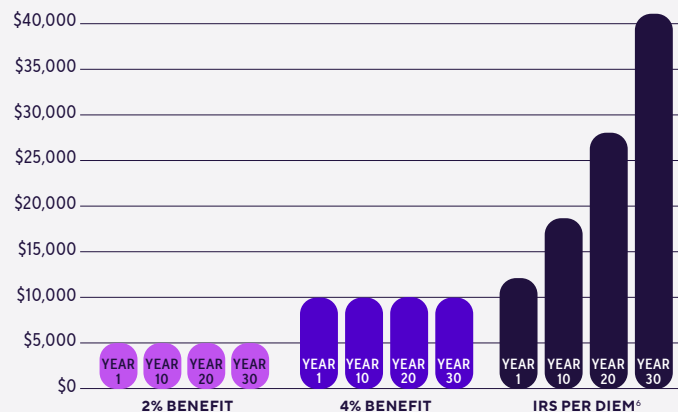
TIME WHEN FULL BENEFIT IS REALIZED (Figure 2)



## Higher payouts

For monthly payout options, the IRS per diem option is also the only option that could potentially increase the monthly amount paid to you the longer you wait to activate it.

ACTIVATION AT YEARS 1, 10, 20, 30 (Figure 3)



Note: In Figure 3 (right), hypothetical per diem increases based on IRS 2026 per diem in year 1, and increasing 4% each year thereafter. Whether or not the IRS per diem limit will change over time is not guaranteed. Hypothetical representation for illustrative purposes only.

## Life insurance you don't have to die to use

Protect your loved ones, and your own right to choose. Add the optional **Accelerated Access Solution** to your life insurance policy and get income tax free<sup>7</sup> access to your death benefits while living, if certified with a chronic illness. Remaining life insurance policy benefits continue to pay beneficiaries, as planned, after you die.<sup>8</sup>

## Two forms of protection in one policy

<sup>7</sup> Based on current federal income tax laws, policy owners should consult a qualified tax advisor. Subject to IRS per diem limits

<sup>8</sup> Assumes all remaining premiums are paid on time and in full.

### 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.<sup>9</sup> 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.<sup>9</sup> 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.

<sup>9</sup> 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.



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