



## Accelerated Benefit Riders **Life Insurance** You Don't Have to Die to Use

How important is the added protection of living benefits today?



**Every 34 seconds,**  
an American suffers  
a coronary event

[CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013](http://CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013)



**Every 40 seconds**  
an American  
has a stroke

[CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013](http://CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013)



**Every 68 seconds**  
someone develops  
Alzheimer's Disease

[WWW.ALZ.ORG/DOWNLOADS/FACTS\\_FIGURES\\_2013.PDF](http://WWW.ALZ.ORG/DOWNLOADS/FACTS_FIGURES_2013.PDF)  
2013



**75%**  
of heart attack  
victims survive at  
least three years

[CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013](http://CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013)



**70%**  
of stroke victims  
survive at least  
three years

[CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013](http://CIRC.AHAJOURNALS.ORG/CONTENT/EARLY/2013/12/18/01.CIR.0000441139.02102.80.2013)



**5,000,000+**  
Americans have  
Alzheimer's today

[WWW.ALZ.ORG/DOWNLOADS/FACTS\\_FIGURES\\_2013.PDF](http://WWW.ALZ.ORG/DOWNLOADS/FACTS_FIGURES_2013.PDF)  
2013

**Quality of Life...Insurance** provides peace of mind by offering the value of living benefits built into every **Quality of Life...Insurance** product, for no additional cost!

## Compared to Traditional Life Insurance

Event	Traditional Life Insurance	Quality of Life...Insurance
Death	Yes	Yes
Invasive Cancer	No	<b>Yes!</b>
Heart Attack	No	<b>Yes!</b>
Stroke	No	<b>Yes!</b>



You wouldn't do your work on an abacus just because that's the way we originally worked.

So why would you buy life insurance for only the death benefit, just because that is the traditional way it was used?

With **Quality of Life...Insurance** you don't have to! The living benefits are included automatically in every life insurance policy in the portfolio, even term!

Without proper planning, a serious accident or illness could rob you of your financial independence.

Make sure that you and your family are protected in the event of a chronic, critical, or terminal illness.

Chronic Illness or Condition	Critical Illness or Condition	Terminal Illness or Condition
<p>An illness or condition certified within the last 12 months and affects the insured person so that he or she:</p> <ul style="list-style-type: none"> <li>- Is unable to perform at least two of the six Activities of Daily Living (ADLs) or</li> <li>- Requires substantial supervision by another person to protect the insured person from threats to health and safety due to severe cognitive impairment</li> </ul> <p>ADLs: Bathing, Dressing, Toileting, Transferring, Continence, Eating</p>	<ul style="list-style-type: none"> <li>- Major Heart Attack</li> <li>- Coronary Artery Bypass</li> <li>- Stroke</li> <li>- Invasive Cancer</li> <li>- Blood Cancers: Leukemia, Lymphoma and Multiple Myeloma</li> <li>- Major Organ Transplant</li> <li>- End Stage Renal Failure</li> <li>- Paralysis</li> <li>- Coma</li> <li>- Severe Burn</li> </ul>	<p>An illness or physical condition that is certified by a physician to be reasonably expected to result in the insured's death within 24* months from the date of certification.</p> <p>* 12 months in Florida</p>



## **There are several factors to consider before deciding whether acceleration is right for you:**

### **Disclosures Applicable to Accelerated Benefit Rider, Critical Illness Accelerated Benefit Rider, Chronic Illness Accelerated Death Benefit Rider, and Terminal Illness Accelerated Benefit Rider**

- (1) When filing a claim for Critical Illness under the Critical Illness Accelerated Benefit Rider, Terminal Illness under a Terminal Illness Accelerated Benefit Rider, or Chronic Illness under the Chronic Illness Accelerated Death Benefit Rider, the claimant, except as otherwise provided in the applicable rider, must provide to the Company a completed claim form which must be received at its Administrative Center within the time frame specified in the rider, if any.
- (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 Critical Illness or Chronic Illness, the accelerated benefit may be zero.
- (3) The failure to provide a required claim form and a required election form (with the requested attachments) within the periods set forth for each in a Policy, if any, may preclude payment of a benefit.
- (4) Benefits payable under an accelerated 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.
- (6) 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.
- (7) 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 \$1,500,000.
- (8) See your policy for details.

### **Disclosures Applicable to the Critical Illness Accelerated Benefit Rider and the Terminal Illness Accelerated Benefit Rider Only**

- (1) If a benefit under the Critical Illness Accelerated Benefit Rider or Terminal Illness Accelerated Benefit Rider is payable and the Owner elects to receive such benefit, the Owner must complete an election form and return it to the Company within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect an Accelerated Benefit under a Policy as to the same Critical Illness or Chronic Illness under such riders.

### **Disclosures Applicable to the Accelerated Benefit Rider Only**

- (1) If a benefit under the Accelerated Benefit Rider is payable and the Owner elects to receive such benefit, the Company will provide the Owner with one (1) opportunity to elect a Flexible Accelerated Benefit and/or a Defined Accelerated Benefit, if applicable, under the Policy as to such Qualifying Event. To make such an election, the Owner must complete an election form and return it to AGL within 60 days of receipt of the election form. The Company will not provide a later opportunity to elect a Flexible Accelerated Benefit and/or a Defined Accelerated Benefit, if applicable, under a Policy as to the same Qualifying Critical Illness or Qualifying Chronic Illness.

### **Disclosures Applicable to the Chronic Illness Accelerated Death Benefit Rider Only**

- (1) For a claimant to be able to elect an Accelerated Benefit under the Chronic Illness Accelerated Death Benefit Rider, such claimant must have been certified as Chronically Ill within the past twelve (12) months by a Licensed Health Care Practitioner. Where an Accelerated Benefit under such a rider is paid periodically, such written certification must be renewed by a Licensed Health Care Practitioner every 12 months.



Policies issued by: American General Life Insurance Company (AGL), Policies and riders not available in all states. These product specifications are not intended to be all-inclusive of product information. State variations may apply. Please refer to the policy for complete details. Please refer to the policy for complete details. Riders: AGLA 04CRIR, AGLA 04TIR, AGLA 04CHIR, AGLA 04CHIR-CA, 14001, ICC14-14001, ICC10 AGLA ABR or AGLA ABR, AGLA 05AD2, PW-A-NI, AGLA 05AHC, AGLA 05AHC and state variations. 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. © 2015 AIG All rights reserved.

FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.

AGLC109081