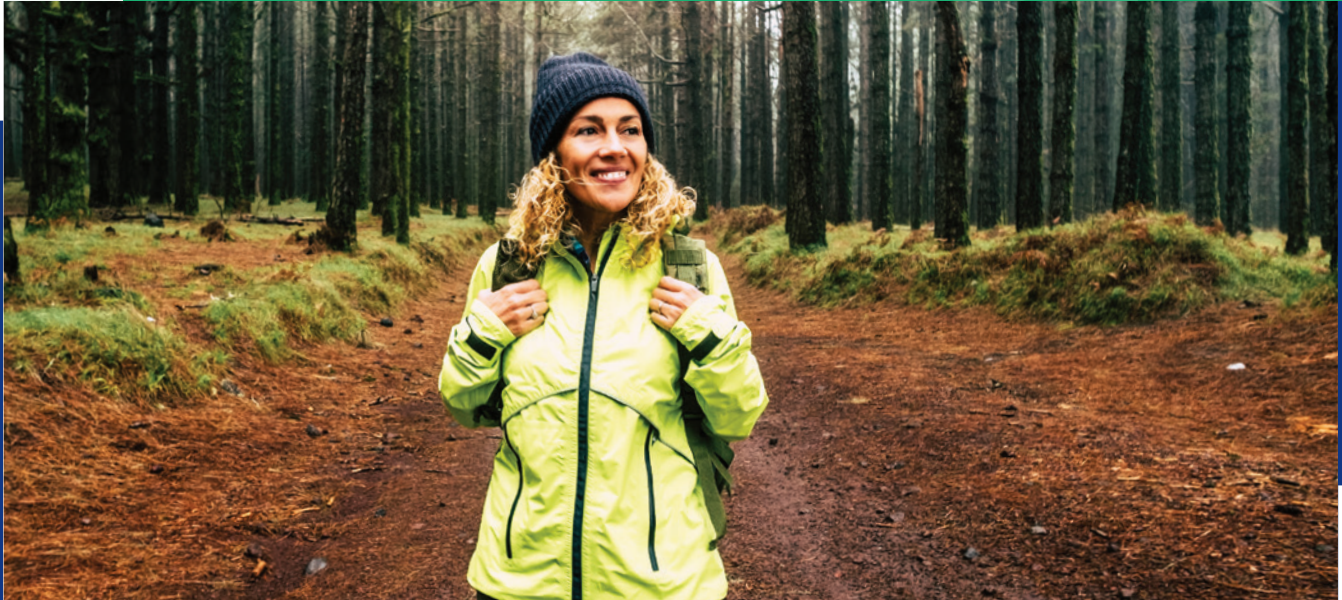




Access your death
benefits while living.

Accelerated Access Solution[®]
Chronic Illness Protection Rider



We see the future in you.SM

*Optional Living Benefit Rider for
QoL Guarantee Plus GUL II;
QoL Value+ Protector II; QoL Max Accumulator+ II*



Put your life insurance to work

What are the odds...

of actually having a chronic illness?

60% About 60% of Americans live with at least one chronic illness.¹

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.²

If you became chronically ill...

which kind of treatment would you want: the cheapest available or the highest quality possible—will you have the financial freedom to make the choice?

\$360^K A healthy couple retiring at 65 can expect healthcare costs upwards of \$360,000.³
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 deteriorates?
- What's better than money in my pocket when I get sick if I need it? What about tax-free money?



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 access your income tax-free life insurance benefits, if diagnosed with a chronic illness.⁴

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 details¹

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

AAS Provides 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:

- **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

How it works

Using your benefit

- **Multiple benefit payment options** – these options available for monthly disbursement⁵:
 - 2% of the AAS benefit per month
 - 4% of the AAS benefit per month
 - IRS maximum per diem amount at time claim begins (the 2021 rate is \$400/day, which equates to \$12,167/month for a thirty-day month)
 - You will also have the option at the time of claim to receive the accelerated benefit in a lump sum payment instead of the monthly payment option you selected at the time of purchase. Such lump sum benefits will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.
- **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 amount⁶
- **Accelerate 100% of death benefit** – up to \$3 million, in the event of qualifying chronic illness
- **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.⁷
- **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 90 day 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
 - Dressing
 - Continence
 - Toileting
 - 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, monthly benefits may begin.⁵

Getting paid

Once the insured meets the health impairment criteria and benefits have been approved for payment, you will select your disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify you of at the 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. The following will occur in order:

1. Payment of Accelerated Access Solution benefits, which are designed to be received income-tax-free⁵ 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.⁷

Remember: AAS must be added to the life insurance policy at the time of purchase in order to be valid.⁹ The monthly cost of the rider will vary based on the AAS benefit amount selected, issue age, gender and underwriting class.

Chronic conditions do not need to be considered “life-long” or permanent in order to be eligible.⁸

Before you buy

Pick your payout

With AAS you have three choices for monthly benefit payouts, but you must select which option you prefer at the time of purchase:

- 2% of your AAS benefit
- 4% of your AAS benefit
- or the IRS per diem amount at the time of claim

For all three chronic illness benefit 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.⁷

Our most innovative feature in the AAS is the IRS per diem payout option. 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 per diem) in an indemnity policy with tax-free benefits (as of 9/1/2017).

Hypothetical AAS Benefits for a \$500,000 policy

A \$500,000 QoL Guarantee Plus GUL II policy is purchased with a (100%) \$500,000 Accelerated Access Solution benefit. The premiums paid were structured to guarantee death benefits until reaching age 100 (Fig. 1).

(Fig. 1) Example

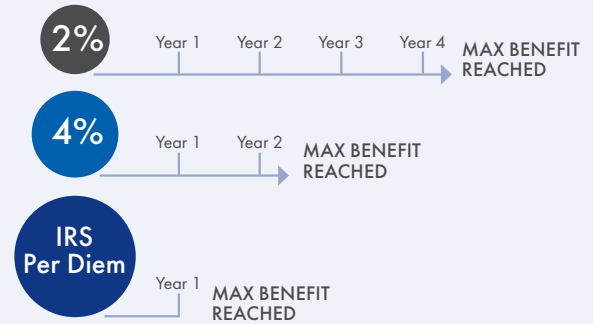
Payout Option	Rate* Type	Monthly Payout Maximum	Full \$500,000 Benefit Realized
2%	Fixed	\$10,000	4 years, 2 months
4%	Fixed	\$20,000	2 years, 1 month
IRS Per Diem	Variable	\$41,666.67	1 year

* All payouts subject to the IRS Per Diem cap on the date of activation.

Faster access

The IRS per diem option potentially gives you the fastest access to more of your money – paying out your total benefit (if needed) in the shortest period of time. (Fig. 2)

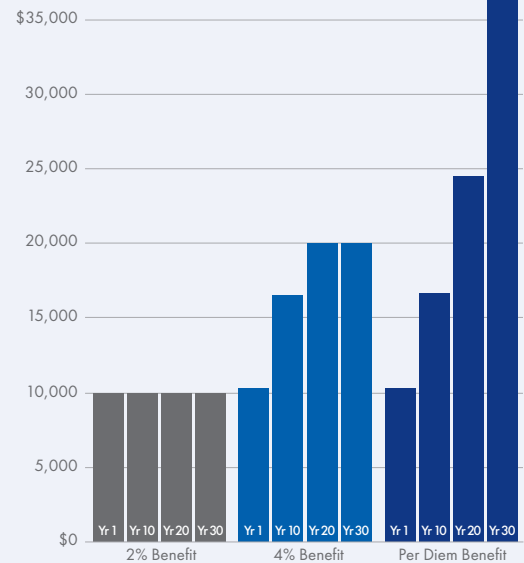
(Fig. 2) Speed of Total Payout



Higher payouts

It is also the only option that could potentially increase the monthly amount paid to you the longer you wait to activate it. (Fig. 3)

(Fig. 3) Activation at Years 1, 10, 20



NOTE: IRS caps the maximum daily rate each year. For 2021, the maximum per diem is \$400/day or \$12,167/month for a thirty-day month. In Figure 3 (above), hypothetical per diem increases based on IRS 2021 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.

¹ CDC. National Center for Chronic Disease Prevention and Health Promotion. January 2020
² Elder Law Answers. Medicare's Limited Nursing Home Coverage. December 2019.
³ CNBC. Retiring this year? How much you'll need for health-care costs. July 2019
⁴ 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.
⁵ The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.
⁶ Insured must be certified as chronically ill by a licensed health care practitioner and meet all eligibility requirements.

⁷ Assumes all remaining premiums are paid on time, in full.
⁸ Based on current federal income tax laws, policy owners should consult a qualified tax advisor.
⁹ The free Terminal Illness Rider must be added to the policy in addition to the Accelerated Access Solution rider.
¹⁰ Based on current federal income tax laws. Policy owners should consult a qualified tax advisor. Subject to IRS per diem limits.

Accelerated Access Solution®

Additional Living Benefit Rider for Chronic Illnesses



Product Highlights

The Accelerated Access Solution® (AAS) is a life insurance rider that accelerates a portion of a policy’s death benefit when an insured meets the health impairment criteria.¹¹ Monthly payouts are made for as long as the criteria is met, or until the AAS® benefit amount is exhausted, whichever occurs first.

The AAS is available on QoL Max Accumulator+ II, QoL Value+ Protector II and QoL Guarantee Plus GUL II policies. AAS is available as an individual addition or in combination with the Lifestyle Income Solution® rider on some products.

The AAS rider allows income-tax-free access to death benefits if diagnosed with a chronic illness.

Base Life Insurance Policy	QoL Max Accumulator+ II, QoL Value+ Protector II and QoL Guarantee Plus GUL II; AAS must be purchased at time of base policy
Issue Ages	18-80
Ideal Client¹²	<p>Consumers who:</p> <ul style="list-style-type: none"> • Know they need life insurance to protect themselves and their families • Have experienced a recent health care event with a family member or friend and realize how expensive it can be • Understand they need an additional financial safety net in the event of an unexpected chronic illness • Are in good health but want options in the event their health deteriorates later in life
Consumer Benefits¹³	<ul style="list-style-type: none"> • Multiple benefit payment options—three options available for monthly benefit payments: <ul style="list-style-type: none"> – The IRS maximum per diem amount in effect at the time claim begins — 2021 per diem rate is \$400/day – 2% of AAS benefit per month – 4% of AAS benefit per month • Unique benefit payment option—IRS maximum per diem amount at time claim begins – providing a form of inflation protection for the policy owner’s benefit¹⁴ • Waiver of monthly deduction—policy deductions stop (including base policy + all riders) while eligible for benefits • Flexible option with total benefit amount—select any amount between 50% -100% of the base policy death benefit amount • Care coordination services available—variety of optional and free support services available to the insured at time of claim • No receipts required—benefits paid irrespective of actual costs incurred • Dollar-for-dollar death benefits payout —know the benefit to be received at the time of rider purchase - <u>no discount</u> applied at time of claim¹⁵ • Not a “use or lose it” policy—benefits are paid no matter what...either when the chronic illness requirement is met or via death benefits • Control over how money is spent—up to the policy holder how the funds are used, not restricted via the policy • Benefits increase if death benefits grow—AAS lifetime benefit amounts are locked in at the time of initial claim. If policy death benefit increases as the cash value in the policy grows, AAS benefit can be potentially higher than the initial death benefit¹⁵

¹¹ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.

¹² AAS is not available to Category 3 foreign nationals (Non-Resident Aliens living outside the U.S. or holding unaccepted visa types).

¹³ Rider may not be available in all states and features may vary by state.

¹⁴ IRS caps the maximum daily rate each year. The 2021 maximum per diem is \$400/day or \$12,167/month. Subsequent years may be higher.

¹⁵ Subject to the \$3M lifetime cap.

PRODUCT HIGHLIGHTS, *continued*

Rider Application	Accelerated Access Solution chronic illness rider application submitted for underwriting approval at time of the base policy application.
Minimum Accelerated Benefit	\$50,000
Maximum Accelerated Benefit	Up to the base policy maximum not to exceed \$3,000,000
Rider Activation IMPORTANT NOTE: American General Life's (AGL) AAS chronic illness rider does not require that a condition be permanent in order to file a claim for benefits. See Coordination of Benefits section for details on how AAS and QoL Chronic Illness Rider work together.	For a period of at least 90 consecutive days, one of the following health impairment criteria must be met: <ul style="list-style-type: none"> • Must be certified by a qualified practitioner that insured is unable to perform, without substantial assistance from another person, two of the Activities of Daily Living (ADLs – bathing, continence, dressing, eating, toileting, transferring) • Requires substantial supervision from threats to health and safety due to a severe cognitive impairment (similar to Alzheimer's and similar forms of irreversible dementia) that is measured by clinical evidence and standardized tests measuring: <ul style="list-style-type: none"> – Short-term or long-term memory – And orientation as to people, places or time – And deductive or abstract reasoning • If an insured becomes initially eligible for benefits (i.e. satisfies definition of Chronically Ill, and satisfies 90-day elimination period, etc) and then subsequently recovers, a new elimination period will apply if the number of days that has passed since the end of the last benefit period and the date of the new certification for Chronic Illness is greater or equal to 30 days.
Rider Cost	Varies by accelerated benefit amount option, issue age, gender and underwriting class: the monthly charge will not exceed the Maximum Monthly Charge shown the policy schedule.
Payout Options	Benefits are payable at a monthly amount based on desired purchased accelerated benefit amount - three options exist: <ul style="list-style-type: none"> • Payout rate tied to maximum government allowed per diem for chronic illness income tax-free benefits: the per diem for 2021 is \$400/day • 2% or chosen accelerated amount capped at the IRS maximum • 4% of chosen accelerated amount capped at the IRS maximum
Max Monthly Payout	Percentage of specified benefit amount at the time all eligibility for benefits are first satisfied. ¹⁶
Coordination of Benefits For important consumer disclosures on the QoL Accelerated Benefit Riders, please visit qualityoflifeinsurance.com .	<ul style="list-style-type: none"> • In the event of a qualifying Chronic Illness, the AAS benefit rider pays out prior to QoL® Chronic Illness Accelerated Benefit Rider (ABR). • Additional qualifying events will be covered under the QoL Chronic Illness ABR. • Flexible option with total benefit amount: select any amount between 50% - 100% of the base policy death benefit. • May accelerate Chronic Illness benefits from both the AAS and QoL Chronic Illness Rider depending on the elected AAS benefit amount. • 100% of the death benefit up to a maximum of \$3,000,000 is available when accessing both the AAS and QoL ABRs.
Elimination Period	Insured must be chronically ill for 90 consecutive days prior to qualifying for benefits. See outline of coverage for details.
Re-Certification	Annual recertification is required
Waiver of Monthly Deductions	Monthly deductions are waived for as long as the policy owner meets the chronic illness requirement
Benefit Type	Indemnity plan – benefits paid irrespective of actual costs incurred, no receipts required
Policy Changes	Limitations on policy changes after rider begins to pay benefits.
IRS Designation	Accelerated Access Solution provides favorable tax treatment under section 101(g) of the Internal Revenue Code

¹⁶ The maximum will be reduced by any outstanding liens against the policy resulting from any other accelerated death benefit endorsement or rider attached to the policy.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

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

- (1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

- (3) 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.
- (4) **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.**
- (5) The failure to provide a required election form (with the requested attachments) within the Election Period provided by the applicable rider (i.e., within 60 days of the owner's receipt of the election form) may preclude payment of a benefit.

- (6) 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.
- (7) 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.
- (8) 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.
- (9) See your policy for details.

Important Consumer Disclosures Regarding Accelerated Benefit Riders

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) When filing a claim for Qualifying Critical Illness, Qualifying Chronic Illness under an Accelerated Benefit Rider, the claimant must provide to the Company a completed claim form (with Certification attached in the case of a qualifying Chronic Illness) which must be received at its Administrative Center within the timeframe specified in the Rider, if any.
- (2) 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 a rider is paid periodically; such written certification must be renewed by a Licensed Health Care Practitioner every 12 months.

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. There may be tax consequences in some situation 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.

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We see the future in you. SM — 

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers ICC15-15442, 15442, ICC19-19646, 19646, ICC16-16760, 16760; Rider Form Numbers ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC15-15990, 15990, 14306, 07620, 15996, 15997, ICC18-18004, 18004, ICC15-15994, 15994, ICC15-15992, 15992, ICC15-15602, 15602, ICC15-15603, 15603, ICC15-15604, 15604, AGLA 04CHIR-CA (0514), AGLA 04CRIR, AGLA 04TIR. Please visit [qualityoflifeinsurance.com](https://www.qualityoflifeinsurance.com) for Important Consumer Disclosures regarding Accelerated Benefit Riders. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. 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.

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