



MAX ACCUMULATOR+ IUL

Go Above and Beyond with Max Accumulator+ IUL

Combine an increasing Death Benefit with Chronic Illness protection and still receive Non-medical Underwriting!

Imagine your client getting valuable life insurance protection,

with all of the benefits provided in a cash accumulation IUL, issued in as little as 5-business days with no labs, exams, or APSs!

Our Max Accumulator+ IUL offers a non-medical UW process that is based on the issue age of the insured (ages 0-50) and the *initial* death benefit on the application (under \$500k).

Why is the “initial” \$499K maximum so significant?

It means you can design a case for supplemental retirement income with an initial death benefit below \$500K that may increase above the \$500K maximum over the life of the policy. Simply select the “minimum increasing death benefit” option at issue.

Additionally, chronic illness protection can also be provided with non-medically underwritten cases.

And what does that mean for you and your clients?

It gives you an opportunity to provide an attractive life insurance solution for your clients who are concerned about saving enough money for retirement, while providing them the added-bonus of valuable chronic illness protection at up to best rate class than other carriers – still with no labs, exams or APSs!

How do we offer access to a potentially higher chronic illness benefit?

Some carriers bind the potential chronic illness benefit to the DB amount at issue (or “initial” DB). What’s significant about the Accelerated Access Solution® (AAS) rider is that it bases the eligible amount of acceleration off of the face amount at the time of claim, not the time of issue.

Ultimately, you can utilize the increasing death benefit option during the accumulation phase to help grow your client’s policy cash value; which in turn grows your potential AAS benefit. See example on the next page.



Example

The death benefit increases above \$500,000 in the third policy year. But, because the client is 50 years old and the *initial* death benefit is below \$500,000 the case still qualifies for non-medical underwriting! Even with the AAS rider for valuable chronic illness protection!

"Initial" Death Benefit	\$440,638
Premium	\$25,000 to age 65
Age 65 Cash Value	\$596,332
Age 65 Death Benefit	\$1,036,970
Chronic Illness Protection at age 65	\$86,414 per month! **
Annual Loan Amount	\$63,069
Total Income at age 85	\$1,261,380

* Male age 50 PNT. Minimum, increasing DB to age 65 then level thereafter. \$25k per year until age 65. Participating loans from age 66-85. Max illustrated rate using MLSB index. 100% AAS rider with 4% monthly payout option. Rates as of 6/29/18

** Maximum amount available. Monthly benefit may not exceed the IRS Per Diem at time of claim.

FOR MORE INFORMATION

Max Accumulator+ offers the opportunity for supplemental retirement income and coverage

in the event of a chronic illness condition in as little as 5 business days...with no labs, exams or APSs.

Who wouldn't want access to all those additional benefits?

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.



Policies issued by: American General Life Insurance Company (AGL), 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, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 15646N; Rider Form Numbers: 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features including rates may vary by state. All guarantees and benefits of the insurance policy 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 HYPERLINK "http://www.aig.com" 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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