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. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. 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. For more information about ABR’s please visit RetireStronger.com

1. Very competitive premiums.
2. Guaranteed death benefit protection allows for flexible guarantee periods and premium funding.
3. Guaranteed cash value accumulation isn’t projected, it’s guaranteed!
4. Innovative Partial Withdraw Capability, if needs change, policy holders can reduce the death benefit while maintaining the original coverage guarantee period.
5. Built-in Return of Premium in year 25 receive 100% of premiums paid, or in year 20 receive 50% of premiums paid.
6. Flexible policy design Clients can structure a premium payment plan that matches their own personal needs and budget.
7. Chronic Illness Rider Ask clients, “What’s your plan if you get sick?” Accelerated Access Solution® is a solution with flexible monthly payouts, indemnity contract while temporary impairments are covered.
8. Longevity Rider (optional) Lifestyle Income Solution® turns death benefits into a supplemental income stream to be used for any purpose, beginning at age 85.
9. Child rider pays a death benefit to the insured parent upon the death of an insured child.
10. Consumer friendly processing preserves guarantees in the event of late premiums.

1 These benefits are capped at 40% of the lowest Specified Amount in the policy net of partial withdrawals and outstanding loans.

For more information, please contact your American General Life representative or visit aig.com/MasterPlaybook

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Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 82012, 82410, 88990, 15990, ICC15-15990, 15992, 13601, ICC13-13601 and 82001 except when issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N Rev0518 and 15442NU Rev0518; Rider Form Numbers, 17600N. Issuing company AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations, and exclusions.

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