

Accelerated Access SolutionSM

Optional Living Benefit Rider for Chronic Illnesses

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.¹ Monthly payouts are made for as long as the criteria is met, or until the AAS benefit amount is exhausted, whichever occurs first.

AG Asset ProtectorSM, available on AG Secure Lifetime GUL[®]II policies, provides a unique package of living benefits that allow access to death benefits while living. The AG Asset Protector product suite includes two riders: the Accelerated Access Solution which allows income-tax-free access to death benefits if diagnosed with a chronic illness, plus the Lifestyle Income SolutionSM which allows access to your death benefit for any reason after age 85.



Life Insurance You Don't Have to Die To Use

Base Life Insurance Policy	AG Secure Lifetime GUL II; AAS must be purchased at time of base policy along with Terminal Illness Rider ²
Issue Ages	18-80
Ideal Client	Consumers who: <ul style="list-style-type: none">• know they need life insurance to protect them and their families• have experienced a recent health care event with a family member or friend, and realize how expensive it can be• realize 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 Benefits	<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. The 2014 per diem rate is \$330/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 benefit³• No waiting period – chronic illness benefits are available as soon as policy is issued (90 day elimination period applies)⁴• Waiver of monthly deduction – policy payments stop (including base policy + riders) while eligible for benefits• Flexible option with total benefit amount – select any amount between 50% -100% of the base policy death benefit amount• No receipts required – benefits paid irrespective of actual costs incurred• Guaranteed benefits – no increases in rider costs or decreases in benefits paid based on changing market conditions• 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• No waiting period – chronic illness benefits are available as soon as policy is issued (90 day elimination period applies)⁴
Rider Application	Accelerated Access Solution chronic illness rider application submitted for underwriting approval at time of the base policy application.

Rider Activation	In addition to completion of a 90-day elimination period, 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 permanently 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 • Orientation as to people, places or time • And deductive or abstract reasoning
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 2014 is \$330. • 2% or chosen accelerated amount capped at the IRS maximum (max per diem times 30) • 4% of chosen accelerated amount capped at the IRS maximum (max per diem times 30)
Minimum Accelerated Benefit	\$50,000
Maximum Accelerated Benefit	\$1,500,000
Maximum Monthly Payout	Percentage of specified benefit amount at the time all eligibility for benefits are first satisfied. ⁵
Elimination Period	Insured must be chronically ill for 90 consecutive days prior to qualifying for benefits
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

For more information, visit www.RetireStronger.com.



¹ Insured must be certified as chronically ill by a licensed physician and meet all eligibility requirements.
² The free Terminal Illness Rider must be added to the policy in order to purchase the Accelerated Access Solution rider. The Terminal Illness Rider is not available in New York.
³ IRS caps the maximum daily rate each year. The 2014 maximum per diem is \$330/day or \$9,900/month. Subsequent years may be higher.
⁴ 90 consecutive days must expire before the Insured becomes eligible for Accelerated Benefit payments. See outline of coverage for details.
⁵ 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.