

Checklist of Required Forms: Accelerated Access Solution (AAS) Rider (Effective July 2, 2018)

If an applicant requests the optional Accelerated Access Solution (AAS) chronic illness rider, additional disclosures are required at the time of application. This grid is a helpful summary of which forms are required for which states and products when applying for this rider. All forms are available on Forms Depot.

* **Updated June 29, 2018** to add Max Accumulator+ availability in New York, effective July 2, 2018.

Required Forms	Form Number	State(s)	Available Products
Summary and Disclosure Notice for Chronic Illness Accelerated Death Benefit	AGLC109401-2015 REV0716	All states except CA, MS and NY	Max Accumulator+ Value+ Protector Secure Lifetime 3 GUL AG Platinum Choice VUL 2
	AGLC109401-MS-2015 Rev0716	Mississippi	
Supplemental Application for Chronic Illness Accelerated Death Benefit Rider	AGLC107422-2013 REV0315	All states except CA and NY	Max Accumulator+ Value+ Protector Secure Lifetime 3 GUL AG Platinum Choice VUL 2
	ICC13-107422-2013	Kansas and Washington	
	AGLC107422-AK-2013 REV0315	Alaska	
	AGLC107422-CO-2013 REV0315	Colorado	
	AGLC107422-FL-2013 REV0315	Florida	
	AGLC107422-GA-2013 REV0315	Georgia	
	AGLC107422-MD-2013 REV0315	Maryland	
	AGLC107422-ME-2013 REV0315	Maine	
	AGLC107422-MN-2013 REV0315	Minnesota	
	AGLC107422-MO-2013 REV0315	Missouri	
	AGLC107422-NE-2013 REV0315	Nebraska	
	AGLC107422-NH-2013 REV0315	New Hampshire	
	AGLC107422-NJ-2013 REV0315	New Jersey	
	AGLC107422-OK-2013 REV0315	Oklahoma	
	AGLC107422-OR-2013 REV0315	Oregon	
	AGLC107422-PA-2013 REV0315	Pennsylvania	
	AGLC107422-SC-2013 REV0315	South Carolina	
	AGLC107422-UT-2013 REV0315	Utah	
AGLC107422-VA-2013 REV0315	Virginia		
AGLC107422-VT-2013 REV0315	Vermont		

Required Forms	Form Number	State	Available Products
Notice Regarding Premium Default Options	AGLC108506 REV1116	California	Max Accumulator+ Value+ Protector Secure Lifetime 3 GUL AG Platinum Choice VUL 2
Supplemental Application for Chronic Illness Accelerated Death Benefit Rider	AGLC107422-CA-2013 REV0414		
Important Notice to Applicant/ Buyer Regarding Accelerated Death Benefits	AGLC107620-CA REV0415		
Notice to Applicant Regarding Replacement of Long Term Care Insurance or Life Insurance including Accelerated Death Benefits – CA (for replacements only)	AGLC107621-CA REV0415		
Supplemental for Chronic Illness Accelerated Death Benefit Rider	AGLC111332-NY-2017	New York	Max Accumulator + Secure Lifetime 3 GUL
Chronic Illness Accelerated Death Benefit Rider Outline of Coverage	AGLC111324-OLC-2017-NY		
Supplemental Application for Life Insurance Policy to Contain Terminal Illness Accelerated Death Benefit Rider	AGLC110698-NY		
Notice To Applicant Regarding Replacement Of Insurance And Purchase Of A Life Insurance Policy Containing A Chronic Illness Accelerated Death Benefit Rider (for replacements only)	AGLC110575-NY		

IMPORTANT NOTICE

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.