

COMING
SOON!

New Cash Value Accumulation IUL in New York Max Accumulator+

Effective July 2, 2018, Max Accumulator+ Index Universal Life Insurance (IUL), issued by The United States Life Insurance Company in the City of New York (US Life), will be available in the state of New York.

Key Features

This cash accumulation IUL solution offers numerous features to maximize and access cash value, potentially tax-free.

- Two Index Interest Account Strategies:
 - Participation rate account based on S&P 500® Index
 - Cap rate account based on S&P 500 Index
 - Both strategies offer account value enhancements beginning at year six
- **Income for Life Rider** - Converts cash value into a guaranteed stream of lifetime payments; optional cost of living increases and annual step-up feature for potentially higher income available
- **Accelerated Access Solution® (AAS)** – Chronic illness rider that does not require a qualifying condition be permanent; no elimination period; 3 benefit payout options available - funds can be used for any purpose

Expedited processing will also be available with these built-in capabilities:

- **Non-Medical Underwriting** no lab tests, physical exam or APS required for eligible proposed insureds: ages 18-50, face amounts \$50K - \$499K, up to PPNT class... (See page 2 for details)
- **AG Quick Ticket** available for e-App processing on all face amounts and on non-medically underwritten policies (paper applications also accepted)
- **Daily Policy Issuance** for all approved applications (See page 2)

Illustrations

Max Accumulator+, offered by US Life, will be available on WinFlex Web and WinFlex Desktop beginning 07/02/2018.

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Also available on July 2, 2018
Sales & Marketing Materials
for US Life Max Accumulator+ on
the [NY Playbook](#)

Upcoming Training Sessions

Available on audio or webinar

- [Live US Life Max Accumulator+](#)

Supplemental IUL Materials

- [Non-Medical UW Guide](#)
- [AG Quick Ticket Playbook](#)
- Life to the Max: consumer-approved interactive sales tool
aig.com/LifeToTheMax

Additional Product Info and Details

Non-Medical Underwriting

Easy processing with fewer requirements to gather than traditional underwriting. In order for applications to qualify for non-medical underwriting on Max Accumulator+ they must fall within these preliminary guidelines*:

- **Ages 18-50**
- **Up to Preferred Plus underwriting classes available¹**
- **Face Amounts \$50,000-\$499,999**
 - If amount applied for on this application plus any coverage issued within the last 12 months is equal to, or greater than \$500,000, this new application for coverage will not be eligible for nonmedical underwriting review. This new application for coverage will be reviewed through full underwriting at the applied-for amount.²
- “Non-Medical Underwriting” as described in this document means that no in-person paramedical examination will be required of a life insurance applicant.

Max Accumulator+ New York		
Face Amounts	Ages	Underwriting
\$50,000 – \$499,999	18- 50	Non-Medical
	51+	Traditional Medical
\$500,000 and above	18 - 80	

*For full details on the non-medical underwriting criteria, see our: Non-Medical Underwriting Guidelines (AGLC1 10667)

Daily Policy Issuance

Policies will be issued every day from the 1st – 28th of the month. Currently, policies are only able to be issued 4 days per month.

- Policies get issued more often, with fewer delays; which can be beneficial to you and your client.
- Potential for earning money sooner; no days missed earning interest from the time between a policy’s approval for issue and the index strategy inception (start) date. Policies earn index interest on the issue date; which can now happen even faster.
- New process for when the issue date falls on a weekend or holiday. The index strategy will now use the ending index value of the next business day as the starting value for that index segment.

New Interactive IUL Sales Tool: Life to the Max

Assisting producers with IUL sales is our new consumer-approved interactive sales tool that provides easy access:

- Educational, interactive site for use by agents during client meetings
- Useful information regarding the potential challenges to a successful retirement
- Variety of specific scenarios to see the impact it has on retirement assets
- Easy access - *no user ID or password required!*

¹ Our underwriting team renders a decision based on the submitted applications, declarations of Part A and B, supplementary forms, and results of various database searches. Substandard classes are only available through Table E. Note that Table A and B are included in the standard rate class. Table C, D, E are included in the Table D rate class.

² Face amount is based on the total amount of coverage issued and placed in-force by US Life within the past 12 months.

