



New York Products Playbook

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Enable your success with these New York-specific tools and resources.

INDEX UNIVERSAL LIFE

- Upside potential
- Downside protection

TERM LIFE

- Producer Guide
- Competitive Comparisons
- Term Conversions

GUARANTEED UNIVERSAL LIFE

- Producer Guide
- Consumer Brochure

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- Quick Quotes
- Producer Website
- All national marketing materials

NY REG 187

New York State Insurance Regulation 187, Suitability and Best Interests in Life Insurance and Annuity Transactions, also known as the "Best Interest Rule"

Policies issued by **The United States Life Insurance Company in the City of New York** (US Life). Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

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MAX ACCUMULATOR+ II

- [Max Accumulator+ II Producer Guide \(Coming soon\)](#)
- [Max Accumulator+ II Consumer Guide](#)

- [AG Quick Ticket Playbook](#)
- [Chronic Illness Rider Consumer Guide](#)
- [Agile Underwriting+ Guidelines](#)

VALUE+ PROTECTOR III

- [Value+ Protector III Producer Guide](#)
- [Value+ Protector III Product Highlights](#)
- [Value+ Protector III Consumer Guide](#)

Protection Extend IUL

Term Conversion Product that offers the benefits of traditional universal life plus the potential for greater growth in the policy value, and ability to access these funds while living.

- [Protection Extend IUL Consumer Brochure](#)
- [Protection Extend IUL Product Highlights](#)

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- **Market-Leading Price**
- **Invaluable Flexibility: 18 Durations**
- **Full Convertibility**

Full convertibility to a permanent life insurance policy up to the end of the level-premium period or attainment of age 70 of the insured, whichever comes first. This conversion option is available without evidence of insurability or additional underwriting.

Learn more with the
[Term Conversion Playbook](#)

FINANCIAL PROFESSIONAL

[Producer Guide](#)

[Competitive Comparison](#)

[Rated Case Comparison](#)

[Agile Underwriting+ Guidelines](#)

CONSUMER COLLATERAL

[Consumer Guide](#)

[Term Laddering Sales Concept](#)

[Consumer Flyer—](#)

[“Are You Paying for More Than You Need?”](#)

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Secure Lifetime GUL 3 for New York

- Lifetime Guaranteed Coverage
- Return of Premium Options
- Partial Withdrawal Capability

In addition to base policy guarantees, GUL 3 offers two optional ways clients can receive significant benefits while still living¹:

- **Chronic Illness Rider** - Accelerated Access Solution[®]
 - Flexible Monthly Payouts - 2%, 4% and the IRS Maximum Per Diem.
 - It's an Indemnity Contract - Benefits are paid regardless of actual expenses.
 - Waiver of Monthly Deductions - No premiums required while on claim.
- **Longevity Rider** - Now, at age 85, clients can withdraw up to 10% of their death benefit per year with, Lifestyle Income Solution[®].

¹ Lifestyle Income Solution and Accelerated Access Solution can be elected for an additional charge.

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FINANCIAL PROFESSIONAL

[Producer Guide](#)

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RESOURCES

Tools to help you tell
the story to your clients.

SALES RESOURCES

[Get Your Quote NOW](#)

[AG QuickTicket Playbook](#)

[Producer Website](#)

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New York State Insurance Regulation 187

The Suitability and Best Interests in Life Insurance and Annuity Transaction regulation (New York Regulation 187, or “Best Interest Rules”) amends the state’s existing suitability requirements to add life insurance effective February 1, 2020. It also introduces important producer requirements with respect to best interest recommendations.

[NY Regulation 187 Guidelines](#)

[NY Regulation 187 Full regulation](#)

[NY Regulation 187 FAQs and other guidance from NY DFS](#)

INFORMATION ON INFORCE POLICIES

[Consumer Information](#)

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Important consumer disclosures regarding Accelerated Benefit Riders

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 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. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.

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.

ACCELERATED ACCESS SOLUTION (AAS)

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder: there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit, or the applicable maximum monthly amount if less
- 4% of AAS benefit, or the applicable maximum monthly amount if less than the maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.
- Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

¹ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

² The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.

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