



Early Cash Value Rider

The optional rider available on Max Accumulator+ II policies is designed to allow for higher early cash surrender values. This rider enhances the policy's cash surrender value by waiving all surrender charges upon full surrender of the policy, unless surrender is associated with a 1035 Exchange. During the first 7 years, the rider also provides an Early Cash Value Benefit so that the cash surrender value is never less than 50% of the total premiums paid, as long as the Continuation Premium Test under the rider is met.

Illustration of this rider is not available for the field. Please contact the Advanced Sales Desk at 1-855-323-6923 or by email at AdvancedSales@aig.com for assistance in running an illustration.

Rider Highlights

Availability	Max Accumulator+ II, All States except New York
Business Requirement	Only for business sponsored or Premium Finance cases
Eligibility	Issue Ages: 0-75 Genders: Female, Male, and Unisex Underwriting Classes: All Minimum Face Amount: \$50,000
Cost	A Rider Expense Charge will be deducted monthly from the Accumulation Value of the policy for the first 14 years.
Underwriting	In addition to our normal underwriting review, cases with the rider will require suitability and financial review by Advanced Sales.
Tax Compliance (7702)	This rider is available under both Cash Value Accumulation Test (CVAT) and Guideline Premium Test (GPT).
Compensation	Different Commission and Chargeback Schedules apply to policies issued with this rider.
Termination	The owner cannot terminate this rider. This rider will terminate upon termination of the policy to which it is attached.
Reinstatement	If the policy terminates and is later reinstated, this rider will also be reinstated.
Limitations	The Early Cash Value Benefit (minimum 50% of the total premiums paid) will be void if one of the following occurs: <ul style="list-style-type: none">• The requirements of the Continuation Premium Test are not satisfied on any Monthly Deduction Day; or• The Specified Amount is increased or decreased; or• A change in Premium Class occurs; or• A rider is increased, decreased, or added; or• A partial surrender is taken; or• The policy is surrendered as a 1035 Exchange; or• A change in Death Benefit Option occurs; or• A loan is taken; or• A change in Owner or Beneficiary occurs.

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