

# Guaranteed Issue Whole Life Insurance (GIWL)



GIWL from American General Life Insurance Company (AGL) is designed to help provide secure, budget-based financial protection that you and your family can count on.

## Would your loved-ones benefit from coverage that:

- Helps pay off some or all current debt?
- Assists in paying medical bills?
- Helps relieve the burden of ongoing household expenses?
- Provides money to assist in your final arrangements?

### Why choose GIWL?

Leave a legacy of love and peace of mind, not debt.

If you are between the ages of 50 and 85, regardless of health, you will not be turned down.

Our budget-friendly premiums never increase as long as you own the policy

		SAMPLE MONTHLY PREMIUMS *							
		\$10,000		\$15,000		\$20,000		\$25,000	
AGE	Male	Female	Male	Female	Male	Female	Male	Female	
50	\$51.92	\$35.83	\$76.89	\$52.74	\$101.85	\$69.66	\$126.81	\$86.57	
60	\$63.17	\$45.14	\$93.75	\$66.70	\$124.33	\$88.27	\$154.92	\$109.84	
70	\$93.14	\$70.41	\$138.71	\$104.62	\$184.28	\$138.83	\$229.85	\$173.03	
80	\$175.15	\$135.12	\$261.72	\$201.69	\$348.30	\$268.25	\$434.87	\$334.81	

\*All rates include a \$24 annual policy fee

As of 08/17/2016

And under current federal law, the policy death benefit is **not subject to federal income tax**



GIWL provides permanent protection with no medical exam for up to \$25,000 in coverage, guaranteed.

## Innovative Custom GIWL Features

- If you get sick with a qualifying chronic illness and need to access a portion of your policy benefits early, our Chronic Illness rider<sup>1</sup> is included with your policy at no additional charge.
- If you become terminally ill and require access to your policy benefits, you are eligible to receive 50% of your death benefit<sup>2</sup> thanks to the accelerated death benefit Terminal Illness Rider included in your policy.
- Each rider's benefit can be used to help pay medical expenses, supplement income or for any other purpose. Remaining policy values will be paid to your beneficiaries at death.

Note: Riders are not available in California. Terminal Illness rider is not available in the District of Columbia. Guarantees are backed by the claims-paying ability of the issuing insurance company.

## Graded Death Benefit for GIWL

- Rest assured, that if death occurs by accident, at any time, the full death benefit will be paid.<sup>3</sup>
- If death occurs during the first two policy years and is not an accidental death, the benefit paid will be 110% of premiums paid to date.<sup>4</sup>
- In the event of death after two years, the graded death benefit no longer applies and full death benefit is paid.

<sup>1</sup> Benefit payment for Chronic Illness rider limited to the total premiums paid for the policy up to 50% of the policy's coverage amount less any outstanding loan amount.

<sup>2</sup> Less any outstanding loan amount and an administrative fee.

<sup>3</sup> Less any outstanding loan amount.

<sup>4</sup> In the event of suicide, the death benefit will be the premiums paid less any outstanding loan amount.

# The Power of AIG

- **We honor our commitments to our customers:** over the past five years alone, AIG's member life insurers have collectively paid out over \$39 billion in claims and benefits to customers and businesses.
- **We will be here when you need us most:** AIG's life insurers have been keeping promises to American families and businesses for more than 160 years.
- **Our financial strength is proven:** American General Life Insurance Company was awarded A.M. Best's impartial rating of **A (Excellent)** in 2016, for our ability to meet our financial obligations to our policy holders, creditors and shareholders.<sup>1</sup>

## It's EASY!

### Four simple steps:



### Take a few minutes now to help give your family peace of mind!

From the short application through policy issue, the process is quick and painless. The policy can be easily tailored to your personal needs and budget. And protection for your loved ones is guaranteed.

<sup>1</sup> American General Life Insurance Company has received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and its ability to meet its obligations to its policyholders and others. For detailed information on specific insurer ratings fell free to visit: [www.AIG.com](http://www.AIG.com).

<sup>2</sup> No insurance will take effect until a policy is delivered to the insured and the full first premium due is paid.

This policy has exclusions and limitations. For costs and complete details of the coverage contact your insurance agent or the underwriting company.



No benefit for accidental death is payable if the Insured's death is caused or contributed to by: disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity; an infection not occurring as a direct result or consequence of an accidental bodily injury; any attempt at suicide, or intentional self-inflicted injury, while sane or insane; travel in an aircraft or device used for testing or experimental purposes, used by or for military authority or used for travel beyond the earth's atmosphere; active participation in a riot or insurrection; committing or attempting to commit a felony; intoxication as defined by the jurisdiction where the accidental injury occurred; riding or driving an air, land or water vehicle in a race, speed or endurance contest; rock or mountain climbing; bungee jumping; or aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing). No benefit for accidental death is payable if the Insured's death is caused or materially contributed to by: voluntary intake or use by any means of (a) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, or (b) poison, gas or fumes, unless a direct result of an occupational accident; or participation in an illegal occupation or activity; or if death occurs while the Insured is incarcerated.

Policies issued by American General Life Insurance Company (AGL) Policy Form Numbers ICC15-15532, 15-15532; Rider Form Numbers, ICC15-15201, 15-15201, ICC15-200, 15-200. Issuing company AGL is responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

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