



Top 10 reasons to sell Guaranteed Issue Whole Life Insurance (GIWL)

- 1 Competitive prices vs. other similar products**
GIWL has a 2 year graded death benefit, and level pay premium structure with up to a \$25,000 face amount that includes two accelerated death benefit riders.¹
- 2 Growth opportunity**
Over \$1.5 billion in new annual final expense premiums estimated by 2035.²
- 3 Guaranteed Issue...No medical exam**
No bad news to share with your clients because they can't be turned down. GIWL is guaranteed ages 50 – 80.
- 4 Superior eApp system**
Easy to use, device-responsive (mobile phone, tablet, laptop, etc.) process that validates all client and payment information in real-time – never any incomplete applications or payments, and the policy number is issued instantly upon submission.
- 5 Save time from app to commission**
Most cases complete in under 15 minutes and require only four simple steps.
- 6 Bonus riders Included**
Chronic and Terminal Illness accelerated death benefit riders built into product at no up-front cost to client.
- 7 Strength and reliability of AIG**
We've been in business for 160+ years, and most notably have collectively paid out over \$43 Billion in claims and benefits in the past five years.
- 8 Tax free benefits**
Life Insurance death benefits are excludable from your client's beneficiary's federal taxable income under most circumstances. Your clients should consult a tax advisor for their specific factual situation.
- 9 Premiums will never go up**
Level-pay premiums that stop at or before age 90³ that are guaranteed never to increase for the life of the policy – a perfect fit for your budget conscious senior clients.
- 10 Product builds guaranteed cash value**
Put your client's mind at ease: Not only does their policy build cash value, but the owner may surrender this policy for its net cash anytime.

¹ Premiums paid may exceed amount of coverage- For an estimate of the year the premiums may exceed the amount of coverage- divide the face amount by the annual premium.

² LIC/CSG Final Expense Survey Report -- 2015 Data, page 64. This statistic applies to the final expense market (ages 50-85) generally and not the GIWL product specifically.

³ See policy for details.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC20-20532, 20532, 20532-5, and 20532-10. Rider Numbers: ICC15-15200, 15200, 15200-7, 15200-10, 15200-35, ICC15-15201, 15201, 15201-7, 15201-9, 15201-10, and 15201-35. Issuing company AGL is responsible for financial obligations of insurance products and is a member 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 and rates may vary by state.

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