Guaranteed Issue Whole Life Insurance (GIWL)

Information for Financial Professionals



Introducing a **15-minute senior client solution!**

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Guaranteed Issue Whole Life

is a simple, affordable, benefit-packed product that will help you serve more clients in the final expense market.

Older clients can be especially sensitive about burdening their loved ones with after-death expenses. In addition to funeral expenses, there can be unpaid medical bills, credit card and loan balances, not to mention ongoing household expenses.

Guaranteed Issue Whole Life (GIWL) is designed to provide these clients with comfort and peace-of-mind for just a few dollars a day. Plus, it includes benefits typically available only in more expensive policies.

Best of all, acceptance is guaranteed. From application to policy issue, the process is simple, short and pain-free!

Guaranteed issue permanent protection

- **No health questions to answer**
- **No medical tests**
- **Guaranteed acceptance ages 50 to 85**
- **Face amounts from $5,000 to $25,000 available**

Product Highlights

Guaranteed Issue	• Face Amounts: $5,000 - $25,000 • Ages 50-85 (ALB) • No medical exam, labs, or health questions • Client can not be turned down for health reasons
Fixed Premiums	• Premiums are level and are guaranteed not to increase during the policy's life.
Unique Processing Platform	• Quick processing - most cases 15 minutes or less • Multiple payment options (ACH, social security debit card, and credit card) for initial and recurring payments • Ablility to set delayed billing and specify date.
Chronic Illness Acceleration Benefit	• Returns 100% of premiums paid, up to 50% of Face Amount • No waiting period • One-time lump sum payment when insured becomes chronically ill (2 out of 6 Activities of Daily Living [ADLs]*) • No additional up-front costs
Terminal Illness Benefit	• 50% of Death Benefit within 24 month life expectancy or less • No additional costs**
Product Specifications	• Insured must be Owner • Payor can be different from Insured • Social Security number will be required • Only one policy per Owner/Insured in a twelve-month period • Insured can get no more than $25k total in GIWL insurance from American General Life Insurance • No replacement or conversion into this product allowed • Free look period: 30 days. • Annual $24 commissionable policy fee • Policy contains exclusions and limitations
Graded Death Benefit* **	• **Years 1-2:** 110% of premiums paid • **Years 3+:** Full Face Amount • **Accidental Death:** Full Face Amount • **In the event of suicide:** Premiums refunded
Exclusions	• New York (filing in progress) • All riders are not available in all states: Chronic Illness and Terminal Illness ABRs not available in CA; Chronic Illness ABR not available in DC • This product not available to foreign nationals • 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.

* Activities of Daily Living are defined as: bathing - washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower; continence - the ability to maintain control of bowel and bladder functions; or, when unable to maintain control of bowel or bladder functions, the ability to perform the associated personal hygiene (including caring for catheter or colostomy bag); dressing - putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs; eating - feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), or by feeding tube, or intravenously; toileting - getting to and from the toilet, getting on and off the toilet and performing associated personal hygiene; transferring - moving into or out of a bed, chair, or wheelchair. This benefit will also trigger if the insured is Requiring Substantial Supervision to protect the Insured from threats to health and safety due to a "Severe Cognitive Impairment."

** A one time $100 administrative fee at the time of claim will apply.

*** All benefits paid less any outstanding loan balance.





Powered by the strengths of AIG.

AIG is one of the world's largest life insurance organizations and serves more than 18 million customers across America. For nearly a century, AIG companies have been dedicated to providing innovative solutions to help customers secure and enhance their financial futures.

For more information, visit with your GIWL representative.

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