



# Secure, budget-based financial protection

## Guaranteed Issue Whole Life Insurance (GIWL)





## Why choose GIWL?

### 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?

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

If you are between the ages of 50 and 80, regardless of health, you will not be turned down.

Available coverage amounts range from \$5,000 to \$25,000, and our budget-friendly premiums never increase as long as you own the policy.<sup>1</sup>

SAMPLE MONTHLY PREMIUMS*								
AGE	Male				Female			
	\$10,000	\$15,000	\$20,000	\$25,000	\$10,000	\$15,000	\$20,000	\$25,000
50	\$53.18	\$78.86	\$104.35	\$129.94	\$36.67	\$54.01	\$75.73	\$94.16
60	\$64.69	\$96.04	\$141.58	\$176.47	\$51.22	\$75.84	\$112.86	\$140.57
70	\$100.58	\$149.87	\$220.58	\$275.22	\$76.33	\$113.49	\$167.63	\$209.04
80	\$206.33	\$308.50	\$415.67	\$519.08	\$179.76	\$268.64	\$393.31	\$491.14

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

As of 07/24/2020

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>2</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>3</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.
- Required premium payments stop at or before age 90. See policy contract for details.

Note: 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>4</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>5</sup>
- In the event of death after two years, the graded death benefit no longer applies and full death benefit is paid.

## It's easy! Four simple steps:



<sup>1</sup> Premiums paid may exceed amount of coverage. Ask your agent if you have questions.

<sup>2</sup> Benefit payment for Chronic Illness rider limited to the total premiums paid for the policy up to 25% of the policy's coverage amount less any outstanding loan amount. Available in all states except, CA, DC, ME, and NY.

<sup>3</sup> Less any outstanding loan amount and an administrative fee. Available in all states except CA, ME, and NY.

<sup>4</sup> Less any outstanding loan amount.

<sup>5</sup> In the event of suicide, the death benefit will be the premiums paid less any outstanding loan amount.

<sup>6</sup> No insurance will take effect until a policy is delivered to the insured and the full first premium due is paid.

# 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 \$43 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 100 years.
- **Our financial strength is proven:** American General Life Insurance Company was awarded A.M. Best's impartial rating of A (Excellent) in 2019, for our ability to meet our financial obligations to our policy holders, creditors and shareholders.<sup>1</sup>



**Your future...**  
**Our commitment.**



<sup>1</sup> AGL and US Life have received strong financial strength ratings from independent ratings agencies, reflecting its financial stability and its ability to meet its obligations to its policy holders and others. For detailed information on specific insurer ratings please visit [www.aig.com/investor-relations](http://www.aig.com/investor-relations). Ratings are current as of 12/20/2019 and subject to change at any time. A.M. Best's 15 ratings are a measure for claims-paying ability and range from A++ (Superior) to F (in Liquidation).

