

Guaranteed Issue Whole Life (GIWL) Rate Calculator



Annual Premium Rate per \$1,000*

*Does not include annual \$24 policy fee

Rates good as of 03/04/2024

Product Overview

Issue ages: 50 – 80

Face amounts: \$5,000 - \$25,000

Payment options:

- ACH
- Credit card: Visa, Mastercard
- Direct Express

Highlights:

- One page application
- Guaranteed approval
 - No health questions
 - No medical exam
 - Two year graded death benefit
 - Required premium payments stop at or before age 90. See page 2 for details.
 - Chronic Illness Benefit Rider included at no cost*
 - Terminal Illness Benefit Rider included at no cost*

* 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.

Modal Factor

Payment Mode	Modal Factor
Annual	1.000
Semi-Annual	0.500
Quarterly	0.250
Monthly	0.0834

Calculation Details

Gender	Male
Age	60
Face	\$15,000
Payment mode	Monthly

ISSUE AGE	FACE AMOUNTS									
	MALE ¹					FEMALE ¹				
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	64.73	64.73	64.73	64.73	64.73	43.86	43.86	43.86	46.63	46.63
51	65.77	65.77	65.77	65.77	65.77	44.96	44.96	44.96	50.13	50.13
52	66.95	66.95	66.95	69.21	69.21	46.66	46.66	46.66	53.12	53.12
53	67.99	67.99	67.99	73.23	73.23	49.18	49.18	49.18	55.84	55.84
54	69.19	69.19	69.19	76.73	76.73	51.44	51.44	51.44	58.31	58.31
55	71.19	71.19	71.19	79.85	79.85	53.47	53.47	53.47	60.51	60.51
56	73.32	73.32	73.32	82.18	82.18	55.73	55.73	55.73	62.98	62.98
57	75.21	75.21	75.21	84.26	84.26	57.49	57.49	57.49	64.92	64.92
58	76.90	76.90	76.90	86.08	86.08	59.28	59.28	59.28	66.88	66.88
59	78.06	78.06	78.06	87.38	87.38	60.94	60.94	60.94	68.69	68.69
60	79.30	79.30	79.30	88.28	88.28	62.27	62.27	62.27	70.12	70.12
61	84.97	84.97	84.97	94.90	94.90	66.18	66.18	66.18	74.40	74.40
62	90.69	90.69	90.69	101.13	101.13	69.76	69.76	69.76	78.29	78.29
63	96.15	96.15	96.15	107.10	107.10	72.85	72.85	72.85	81.67	81.67
64	101.40	101.40	101.40	112.81	112.81	75.21	75.21	75.21	84.26	84.26
65	106.51	106.51	106.51	118.39	118.39	77.24	77.24	77.24	86.47	86.47
66	111.03	111.03	111.03	123.32	123.32	81.41	81.41	81.41	91.00	91.00
67	114.95	114.95	114.95	127.60	127.60	84.86	84.86	84.86	94.77	94.77
68	118.62	118.62	118.62	131.62	131.62	88.06	88.06	88.06	98.27	98.27
69	121.85	121.85	121.85	135.12	135.12	91.17	91.17	91.17	101.65	101.65
70	124.70	124.70	124.70	138.25	138.25	94.02	94.02	94.02	104.76	104.76
71	136.36	136.36	136.36	150.96	150.96	103.53	103.53	103.53	115.14	115.14
72	147.78	147.78	147.78	163.42	163.42	112.58	112.58	112.58	125.01	125.01
73	158.49	158.49	158.49	175.10	175.10	121.25	121.25	121.25	134.48	134.48
74	168.49	168.49	168.49	186.00	186.00	129.23	129.23	129.23	143.17	143.17
75	177.05	177.05	177.05	195.34	195.34	136.36	136.36	136.36	150.96	150.96
76	207.36	207.36	207.36	228.43	228.43	156.57	156.57	156.57	173.02	173.02
77	236.51	236.51	236.51	247.25	247.25	175.63	175.63	175.63	193.78	193.78
78	243.99	243.99	243.99	247.50	247.50	193.46	193.46	193.46	213.25	213.25
79	244.49	244.49	244.49	247.75	247.75	210.11	210.11	210.11	231.41	231.41
80	244.99	244.99	244.99	248.00	248.00	224.86	224.86	224.86	244.98	244.98

1. On premium chart lookup annual premium rate for male, \$15,000 face amount, age 60. **\$79.30**
2. Multiply by face amount and divide by 1000. **\$1,189.50 = \$79.30 * 15000 / 1000**
3. Round to nearest cent. **\$1,189.50**
4. Add \$24 policy fee. **\$1,213.50**
5. Multiply by appropriate modal factor (in this case monthly). **\$101.21 = \$1,151.55 * .0834**
6. Round to nearest cent to obtain final modal premium. **\$101.21**

Maximum Payment Age

Premiums will be required to be paid to the maximum age shown in the below chart. Maximum payment age varies by age, gender and face amount.

ISSUE AGE	MALE		FEMALE	
	Death benefit equal to or below \$15,000	Death benefit equal to or higher than \$15,001	Death benefit equal to or below \$15,000	Death benefit equal to or higher than \$15,001
	MAXIMUM PAYMENT AGE		MAXIMUM PAYMENT AGE	
50	80	81	90	90
51	81	81	90	90
52	81	81	90	89
53	82	80	90	89
54	82	80	90	88
55	83	80	90	88
56	83	81	90	88
57	83	81	90	88
58	84	81	90	88
59	84	82	90	88
60	85	83	90	89
61	84	82	90	88
62	84	82	90	88
63	84	82	90	88
64	84	82	90	88
65	84	82	90	88
66	84	83	90	88
67	85	83	90	88
68	85	84	90	89
69	86	84	90	89
70	86	85	90	89
71	86	85	90	89
72	86	85	90	88
73	86	85	90	88
74	86	85	90	88
75	87	86	90	89
76	86	85	89	88
77	86	86	89	88
78	87	87	89	88
79	88	88	89	88
80	89	89	89	89

Important Information Regarding Graded Death Benefits:

The AGL GIWL policy referenced offers a limited death benefit in the first two years of the policy. Should death occur in the first two years, a death benefit will be equal to 110% of the premiums paid. In the event of suicide, the death benefit is limited to a refund of premiums only.

The total amount of all AGL Guaranteed Issue Whole Life Insurance policies on any person cannot exceed \$25,000 in the aggregate.

Applicants must be between 50 - 80 years of age.



Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX. Policy Forms: ICC21-20532 Rev0621, and 20532 Rev0621. Rider Numbers: ICC23-23200, 15200, ICC23-23201, 15201. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state.

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