

Get peace of mind  
with no health questions  
or medical tests

**Guaranteed Issue  
Whole Life Insurance  
(GIWL)**



Not for use in California.

# Why **choose** GIWL?



**This product offers permanent protection with a death benefit that can:**

- Help pay off some or all current debt?
- Assist in paying medical bills?
- Help relieve the burden of ongoing household expenses?
- Provide 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 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	\$60.85	\$90.27	\$119.70	\$149.12	\$41.88	\$61.81	\$86.79	\$107.98
60	\$74.09	\$110.14	\$162.51	\$202.64	\$58.61	\$86.91	\$129.49	\$161.36
70	\$115.36	\$172.04	\$253.35	\$316.19	\$87.47	\$130.20	\$192.47	\$240.09
80	\$224.71	\$336.07	\$452.90	\$565.62	\$206.42	\$308.62	\$447.41	\$558.76

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

As of 12/07/2024

And under current federal law, the policy death benefit is **not subject to federal income tax** under most circumstances. You should consult your tax advisors for your specific factual situation.

# GIWL provides up to \$25,000 in permanent protection with no medical exam, 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 Accelerated Death Benefit Rider<sup>2</sup> is included with your policy at no additional charge.
- If you become terminally ill and desire to access your policy benefits, you are eligible to receive 50% of your death benefit<sup>3</sup> thanks to the Terminal Illness Accelerated Death Benefit 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 while the policy is in force, 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:



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

The application is short and 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> Premiums paid may exceed amount of coverage. Ask your agent if you have questions.

<sup>2</sup> Benefit payment for Chronic Illness Accelerated Death Benefit 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, DC, 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.

**Disclosures Applicable to:**

- **Critical Illness Accelerated Death Benefit Rider**
- **Chronic Illness Accelerated Death Benefit Rider**
- **Terminal Illness Accelerated Death Benefit Rider**

- (1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.
- (2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).  
**The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.**
- (3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.
- (4) **Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.**
- (5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.
- (6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.
- (7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness. The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.
- (8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.
- (9) See your policy for details.

**NOT Long-Term Care Insurance**

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

**Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.**

**A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.**

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site ([www.insurance.ca.gov](http://www.insurance.ca.gov)) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Please note: The life insurance offered with Accelerated Benefit Riders is not stand-alone long term care insurance, disability income insurance, or other insurance designed to cover specific costs associated with an illness or condition. Receiving benefits under any one of the Accelerated Benefit Riders will reduce the amounts available for future acceleration under it and any of the others. It will also reduce the base life insurance benefit and the funds available to supplement retirement or other needs and may result in policy termination. The amount received after acceleration may be less than what is needed to cover all of the cost associated with an illness or condition.

# Your future...

# Our **commitment.**

**Important Information Regarding Graded Death Benefits:** GIWL provides a limited death benefit in the first two years of the policy. Should death occur in the first two years, the death benefit will be equal to 110% of the premiums paid. In the event of suicide within the defined suicide exclusion period, the death benefit is limited to a refund of premiums only.



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, and 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. Please refer to the policy for more information. The total amount of all AGL Guaranteed Issue Whole Life Insurance policies on any person cannot exceed \$25,000 in the aggregate.

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