

SimpliNow Legacy[®] At-a-Glance

Simplified Issue Whole Life Insurance

Here are the top features of this Final Expense solution from Corebridge Financial.

1. Process built with you in mind:

- Instant underwriting decisions so agents can convert as many leads as possible.
- All offers are automated – no human intervention or speaking with an underwriter.
- When final offers of Graded death benefit or decline are made, we will provide reasons why.
- No tele-interviews.
- Corebridge doesn't ask for payment or beneficiary information until AFTER the offer is made. And none of our payment types will reduce your commission.

2. Underwriting niches:

- Available for Level Death Benefit (policy pays the full amount in all years):
 - Stage 1 cancers diagnosed or treated in last 48 months.
 - Rheumatoid arthritis or psoriatic arthritis.
 - Some stable coronary conditions treated with stents or by-pass surgery.
 - Diabetes with stable A1C less than or equal to 8.6%.
- No MIB, background check only for lack of candor: BE HONEST!
- One of the only Final Expense products that can provide an offer for COPD – with no hospitalization in last 2 years.

Note: Corebridge does not underwrite for neuropathy or diabetic neuropathy.

3. Unique client benefits:

- Limited pay feature allows for no more premium payments after a stated age (maximum payment age). This will vary but it's a great selling point that premiums will not be needed every year.
- SimpliNow Legacy has four payment types – Social Security debit card (Direct Express), credit cards, debit cards, or bank draft.
- Three available riders – Accelerated Death Benefit for Terminal Illness and Nursing Home Confinement Riders included at no additional charge; and an Accidental Death Benefit Rider available for an additional cost.

4. New name, same company:

- Corebridge Financial: new name for AIG Life & Retirement with no changes to products, policies or contracts.



Bonus Flyer

Earn up to an additional
\$8,000
in 1st Quarter
bonuses with the
Fast Start Agent
Bonus Program!

SimpliNow Legacy Max provides a 100% of face amount death benefit beginning on policy day one when inforce. SimpliNow Legacy 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.



An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives clients the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans. The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring. For more information about ABR's please visit RetireStronger.com.

This is not a preneed insurance contract or agreement. Benefits are payable to the beneficiary or beneficiaries as directed by the owner of policy. 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. In the event of suicide, the death benefit is limited to a refund of premiums paid less any outstanding loan amount.

THIS POLICY DOES NOT GUARANTEE THAT ITS PROCEEDS WILL BE SUFFICIENT TO PAY FOR ANY PARTICULAR SERVICES OR MERCHANDISE AT TIME OF NEED OR THAT SERVICES OR MERCHANDISE SHALL BE PROVIDED BY ANY PARTICULAR PROVIDER.

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Forms: ICC21-21445, 21445, ICC21-21447 and 21447. Rider Numbers: ICC21-21468, 21468, ICC21-21469, 21469, ICC21-21470 and 21470. **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. All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

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