

Product Highlights

Guaranteed Issue	<ul style="list-style-type: none"> • Face Amounts: \$5,000 - \$25,000 • Ages 50-80 (ALB) 	<ul style="list-style-type: none"> • No medical exam, labs, or health questions • Client can not be turned down for health reasons
Fixed Premiums	<ul style="list-style-type: none"> • Premiums are level and are guaranteed not to increase during the policy's life. • 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. • Required Premium Payments Stop at or Before Age 90. See next page for details. 	
Unique Processing Platform	<ul style="list-style-type: none"> • Quick processing - most cases 15 minutes or less • Multiple payment options (ACH, social security debit card, and credit card) for initial and recurring payments • Ability to set delayed billing and specify date. 	
Chronic Illness Acceleration Benefit	<ul style="list-style-type: none"> • Returns 100% of premiums paid, up to 25% 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	<ul style="list-style-type: none"> • 50% of Death Benefit within 24 month life expectancy or less • No additional costs** 	
Chargebacks Due to Lapse or Death	<ul style="list-style-type: none"> • 6-month chargeback period on lapse and surrenders <ul style="list-style-type: none"> – Months 1 to 6: 25% – Months 7 to 12: N/A 	<ul style="list-style-type: none"> • 2-year chargeback period on death <ul style="list-style-type: none"> – Year 1: 100% – Year 2: 50%
Product Specifications	<ul style="list-style-type: none"> • Insured must be Owner • Payor can be different from Insured • Social Security number will be required • Insured can get no more than \$25k total in GIWL insurance from American General Life Insurance and no more than one policy per Insured is permitted in a twelve-month period. 	<ul style="list-style-type: none"> • No replacement or conversion into this product allowed • Free look period: 30 days. • Annual \$24 policy fee • Policy contains exclusions and limitations
Graded Death Benefit***	<ul style="list-style-type: none"> • Years 1-2: 110% of premiums paid • Years 3+: Full Face Amount 	<ul style="list-style-type: none"> • Accidental Death: Full Face Amount • In the event of suicide: Premiums refunded
Exclusions	<ul style="list-style-type: none"> • Product not approved for sale in NY & ME. • All riders are not available in all states: Chronic Illness ABR not available in CA and DC, and Terminal Illness ABR not available in CA. • Unisex rates available in Montana only. • 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 \$250 administrative fee at the time of claim will apply in all states except Florida that has an \$100 administrative fee.

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