

Nationwide Rate Increase on Guaranteed Issue Whole Life

Effective February 5th, 2021, premiums on the Guaranteed Issue Whole Life (GIWL)¹ product will see a small increase as the result of recent required changes needed to align pricing assumptions with market conditions. At AIG we are committed to providing competitive, attractive guaranteed life insurance products to your clients.

Premium Rates

Premium Rates per \$1000² will be increasing by 5.5% for all insureds with the exception of: Band 2 Males age 77+, Band 1 Males age 78+, and Females Band 2 age 80. These cells will not see the full 5.5% increase. See updated [GIWL Rate Calculator](#).

What's Not Changing

Guaranteed issue permanent protection: No health questions to answer, no medical tests. Guaranteed acceptance with face amounts from \$5,000 to \$25,000 available.³

Innovative accelerated benefits included at no additional charge including Chronic Illness and Terminal Illness accelerated death benefit options.⁴

Transition Rules

Portal/Electronic Submissions

- Applications received before 9 pm CST on 02/05/2021 will get the old GIWL premium rates.
- Applications received 9 pm CST on 02/05/2021 or later will get the new GIWL premium rates.
- Reissue requests to new premium rates will not be honored.

Questions?

Contact Sales Support,
1-877-399-7747, Option 1

State Approvals

Not available for sale in the
states of NY& ME.

**Less than 24-hour policy
issues with [GIWL eApp⁵](#)**

1 GIWL is 2-year graded death benefit product. If death occurs in years 1 or 2: 110% of premiums are paid. Years 3+: Full Face Amount.

2 Does not include annual \$24 policy fee.

3 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.

4 Chronic Illness rider available in all states except, CA, DC, ME, and NY. Terminal Illness rider available in all states except CA, ME, and NY.

5 In good order submits.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC20-20532, and 20532. Rider Numbers: ICC15-15200, 15200, 15200-7, 15200-10, 15200-35, ICC15-15201, 15201, 15201-7, 15201-9, 15201-10, and 15201-35. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features and rates may vary by state. © 2021 AIG. All rights reserved.

Nationwide Rate Increase on Guaranteed Issue Whole Life

Page 2 of 2

Paper/Fax Submissions

- Applications signed 02/05/2021 and prior,
 - if received by 03/05/2021 will get the old GIWL premium rates.
 - if received 03/06/2021 or later, will get the new GIWL premium rates.
- Applications signed 02/06/2021 or later will get the new GIWL premium rates.
- Reissue requests to new premium rates will not be honored.

