

# Top 10 Reasons to Sell Guaranteed Issue Whole Life Insurance (GIWL)



Policies issued by American General Life Insurance Company (AGL).

1

## Competitive prices vs. other similar products

GIWL has a 2 year graded death benefit, and level pay premium structure with up to a \$25,000 face amount that includes two accelerated death benefit riders.

2

## Growth opportunity

Over \$1.5 billion in new annual final expense premiums estimated by 2035.\*

3

## Guaranteed Issue... No medical exam

No bad news to share with your clients because they can't be turned down. GIWL is guaranteed ages 50 – 85.

4

## Superior eApp system

Easy to use, device-responsive (mobile phone, tablet, laptop, etc.) process that validates all client and payment information in real-time – never any incomplete applications or payments, and the policy number is issued instantly upon submission.

5

## Save time from app to commission

Most cases complete in under 15 minutes and require only four simple steps.

6

## Bonus riders Included

Chronic and Terminal Illness accelerated death benefit riders built into product at no up-front cost to client.

7

## Strength and reliability of AIG

We've been in business for 160+ years, and most notably have collectively paid out over \$39 Billion in claims and benefits in the past five years.



8

## Tax free benefits

Clients know up front how much their loved-ones are really getting because under current federal law, the death benefit is not subject to federal income tax.

9

## Premiums will never go up

Level-pay premiums that are guaranteed never to increase for the life of the policy – a perfect fit for your budget conscious senior clients.

10

## Product builds guaranteed cash value

Put your client's mind at ease, not only does their policy build cash value, but the owner may surrender this policy for its net cash anytime.

\*Source: LIC/CSG Final Expense Survey Report – 2015 Data, page 64. This statistic applies to the final expense market (ages 50-85) generally and not the GIWL product specifically.

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