

The Guaranteed Issue Whole Life Insurance (GIWL) from American General Life Insurance Company (AGL) offers financial protection for individuals aged 50 to 85, regardless of health status, with coverage amounts ranging from \$5,000 to \$25,000. Premiums are budget-friendly and remain constant throughout the policy's duration. The policy includes a Chronic Illness rider at no extra cost, allowing access to a portion of benefits if the insured becomes chronically ill, and an accelerated death benefit for terminal illness, permitting access to 50% of the death benefit. The policy guarantees full death benefits for accidental deaths at any time, while non-accidental deaths within the first two years result in a payout of 110% of premiums paid. After two years, the full death benefit is payable. The policy does not require a medical exam and is designed to help cover debts, medical bills, household expenses, and final arrangements. The death benefit is not subject to federal income tax under current law. The application process is straightforward, requiring a meeting with a GIWL representative, selecting a coverage amount, and approval upon payment of the first premium. AGL is a member of American International Group, Inc., and guarantees are backed by its claims-paying ability.