



Introducing SimpliNow LegacySM

Because time is precious...and so is your family.

Time is our most precious resource. You can't save it for later. You can't invest it to create more time. Once it's gone, it's gone.

Your family is precious too. You may be thinking how will they handle expenses that arise after you've passed on? This may require buying a new life insurance policy. But if only you could find the time...

With AIG, you could be approved for final expense life insurance coverage in minutes.

SimpliNow Legacy is a new final expense life insurance policy with an application that doesn't require medical exams. No additional underwriting requirements will be needed after the sale. You can receive coverage with riders that can benefit you while you're still living.

SimpliNow Legacy provides:

- **Policy amounts between \$5,000 to \$35,000**, with coverage options starting the first day your policy is activated.
- **Nursing Home Confinement Rider** with no waiting period which accelerates your benefit if you're confined to a nursing home.
- **Affordable premium options** based on your budget needs and goals.

Monthly Premiums for SimpliNow Legacy Max Coverage Amounts from \$5,000 to \$35,000*								
AGE	MALE				FEMALE			
	\$10,000	\$20,000	\$30,000	\$35,000	\$10,000	\$20,000	\$30,000	\$35,000
50	\$ 33.43	\$ 63.65	NA	NA	\$ 26.42	\$ 49.63	NA	NA
60	\$ 47.82	\$ 92.44	NA	NA	\$ 35.83	\$ 68.46	NA	NA
70	\$ 81.75	\$ 160.29	\$238.83	NA	\$ 58.24	\$ 113.28	\$ 168.32	NA
80	\$ 153.38	\$ 303.56	\$453.74	\$ 528.83	\$ 107.96	\$ 212.71	\$ 317.46	\$ 369.84

As of 10/29/2021

*All premiums include a \$36 annual policy fee. Max coverage amounts limited by age. Talk to a financial professional for details.

For more information about SimpliNow Legacy, contact your financial professional today.

We see the future in you.SM — 

Important Consumer Disclosures Regarding Accelerated Benefit Riders

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you 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. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

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.

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC21-21445, 21445, 21445-5, 21445-10, 21445-35, 21445-42, ICC21-21447, 21447, 21447-5, 21447-10, 21447-35 and 21447-42. Rider Numbers: ICC21-21468, 21468, 21468-5, 21468-10, ICC21-21469, 21469, 21469-5, 21469-10, ICC21-21470, 21470, 21470-5, 21470-35 and 21470-42. 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, issue, or deliver policies or contracts in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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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.

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.