



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

SimpliNow LegacySM
Simplified Issue Whole Life Insurance



We see the future in you.SM

Policies issued by American General Life Insurance Company (AGL), Houston, TX, member of American International Group, Inc. (AIG).
Guarantees are backed by the claims-paying ability of the issuing insurance company.



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.

You want every minute of every day to count.

That's why you devote more time today toward exploring new hobbies, new restaurants, and new fishing holes. You're in that place where you can do all that while also creating lasting memories with your loved ones and fulfilling dreams you've nurtured all these years.

Today is about doing less of the stuff you have to do and spending time on activities you want to do.

Because your family is precious too, one of the tasks on your must-do list may be to ensure they can cover the expenses that arise after you've passed on. This may require buying a new life insurance policy or adding to an existing one.

If only you could find the time...

With AIG, you could be approved for immediate final expense life insurance coverage with an underwriting decision in minutes.

Introducing SimpliNow Legacy

AIG has created a new final expense life insurance policy with an electronic application process that takes only a short time to complete from start to finish.

SimpliNow Legacy is a final expense life insurance policy made for people like you because:

- It doesn't require a lengthy application and underwriting process. No additional underwriting requirements will be needed after the application process.
- It doesn't require a medical exam.
- It can cover expected and unexpected expenses that may occur after your death, including debt repayment, leftover medical bills and more.
- You're not certain you'll have enough in savings to cover these costs after your passing.
- The policy provides the funds your family and loved ones may need to pay these expenses, so they are not burdened with them.
- It's an affordable, simple policy for those who no longer need life insurance for income replacement, or who want to add a little more coverage without the burden of full underwriting.
- The application process takes only a short time to complete -- providing you with peace of mind and more time for you to spend with your family and loved ones.





What is SimpliNow Legacy?

SimpliNow Legacy is a simplified issue final expense life insurance policy with riders that can benefit you while you're living.

Simplified issue refers to life insurance that does not require full underwriting. There is no medical exam, just a short questionnaire to determine your eligibility.

Final expense refers to life insurance designed to help cover expenses related to a person's death. These include estate settlement expenses, or any remaining debts.

Once your policy is issued, it will remain active as long as you pay the required premium.

SimpliNow Legacy Max Coverage Amounts Range 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 11/12/2021

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

How much coverage can I apply for?

With SimpliNow Legacy, you can apply for a death benefit between \$5,000 and \$35,000, which is available on the first day your policy is activated with the Level death benefit policy. A financial professional will work with you to determine an appropriate amount.

How much will it cost?

The amount of premium you pay will be determined by:

- Your age and gender
- The amount you applied for
- Your answers to a series of health questions

Based on those answers and the results of our instant underwriting system, you will be offered one of two premium payment and death benefit options:

- Level: 100% of the death benefit will be payable on the first day, as long as the policy is active. This death benefit is known as SimpliNow Legacy Max.
- Graded: For the first two policy years, the death benefit will be equal to 110% of premium paid. After two years, the death benefit is equal to the full amount you applied for.¹

If you don't qualify for the Level death benefit or the Graded death benefit a financial professional can recommend other products.

Two Accelerated Benefits

The Level death benefit, or SimpliNow Legacy Max, includes two ways for you to receive an accelerated payment of your death benefit:

- Nursing Home Confinement Rider, which accelerates your death benefit if you are confined to a nursing home.
- Terminal Illness Rider, which accelerates your death benefit if you are diagnosed with a terminal illness.

These accelerated benefits are included with the Level death benefit only – SimpliNow Legacy Max – and cannot be used at the same time.

Accidental Death Benefit Rider

This optional rider, available only with the Level death benefit --SimpliNow Legacy Max, entitles your beneficiaries to a larger death benefit if your death is caused by an accident as defined in the policy.

Limited-Pay Feature

SimpliNow Legacy also offers a Limited-Pay feature which is built into the policy and here's how it works: when you reach what is known as your Maximum Payment Age², you will not have to pay any additional premiums and your coverage will remain in-force until age 100.

¹The AGL Simplified Issue Whole Life policy referenced offers a limited death benefit in the first two years of the policy. Should death occur in the first two years, a death benefit will be equal to 110% of the premiums paid. In the event of suicide, the death benefit is limited to a refund of premiums only.

²Maximum payment age determined by gender, face amount and age. Premiums paid may exceed amount of coverage. Ask a financial professional if you have questions.



How the process works

The entire process, from application to policy issue, is fast and simple:

- You will work with a financial professional to determine how much coverage you need, from \$5,000 to \$35,000.
- You will be asked five questions regarding your health.
- You will be asked follow-up questions to determine your underwriting status.
- Your financial professional will help you fill out and electronically send your application to AIG.
- AIG will verify your eligibility for the policy in minutes.
- We will approve or decline your application.
- If you're approved and want to move forward, your financial professional will collect payment information and provide it electronically to AIG.
- We will issue your policy and send it to you electronically.

In a short time, you can have peace of mind in the knowledge that your final expenses will be paid for.

No medical exam. No waiting days or months for an underwriting decision. No leaving unpaid bills for your loved ones.

This process does not require you to download an app or any software. Your financial professional will use AIG's technology to complete the entire application process.

Disclosures Applicable to:

- Critical Illness Accelerated Death Benefit Rider
- Chronic Illness Accelerated Death Benefit Rider
- Terminal Illness Accelerated Death Benefit Rider

(1) When filing a claim for Qualifying Critical Illness under a Critical Illness Accelerated Death Benefit Rider, for Qualifying Chronic Illness under a Chronic Illness Accelerated Death Benefit Rider or for Qualifying Terminal Illness under a Terminal Illness Accelerated Death Benefit Rider, the claimant must provide to the Company a completed claim form and then-current Certification which must be received at its Administrative Center.

(2) If a benefit under the Critical Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with one (1) opportunity to elect a Critical Illness Accelerated Benefit Amount as to the occurrence of the Qualifying Critical Illness in question. To make such an election, the Owner must complete an election form and return it to AGL within the Election Period set forth in the rider (i.e., within 60 days of the owner's receipt of the election form).

The Company will not provide a later opportunity to elect a Critical Illness Accelerated Benefit Amount under a Policy as to the same occurrence of a Qualifying Critical Illness.

(3) If a benefit under the Chronic Illness Accelerated Death Benefit Rider or under the Terminal Illness Accelerated Death Benefit Rider is payable, the Company will provide the Owner with an opportunity to elect a Chronic Illness Accelerated Benefit Amount as to the Qualifying Chronic Illness in question or to elect a Terminal Illness Accelerated Death Benefit Amount as to the Qualifying Terminal Illness in question, as applicable. To make an election, the Owner must complete an election form and return it to AGL within 60 days of the Owner's receipt of the election form.

(4) Under certain circumstances where an insured's mortality (i.e., our expectation of the insured's life expectancy) is not significantly changed by a Qualifying Critical Illness or a Qualifying Chronic Illness and, notwithstanding the Minimum Accelerated Benefit Amount provision, the accelerated benefit may be zero.

(5) See your policy for applicable requirements concerning claim and election forms for accelerated death benefits.

(6) Benefits payable under an accelerated death benefit rider may be taxable. Neither American General Life Insurance Company nor any agent representing it is authorized to give legal or tax advice. Please consult a qualified legal or tax advisor regarding questions concerning the information and concepts contained in this material.

(7) Generally, we will send you an IRS Form 1099-LTC if you receive an accelerated death benefit on account of a Chronic Illness or a Terminal Illness. We will send you an IRS Form 1099-R if you receive an accelerated death benefit on account of a Critical Illness.

The sum that will be included in Box 2 (Accelerated death benefits paid) of IRS Form 1099-LTC or in Box 1 (Gross distribution) of IRS Form 1099-R will be the actual sum you received by check or otherwise minus any refund of premium and/or loan interest included with our benefit payment plus any unpaid but due policy premium, if applicable, and/or pro rata amount of any loan balance.

(8) The maximum amount of life insurance death benefits that may be accelerated as to an Insured Person under all accelerated benefit riders is the lesser of the existing amount of such death benefits or a lifetime maximum of \$2,000,000.

(9) See your policy for details.

NOT Long-Term Care Insurance

This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

An accelerated death benefit such as the Chronic Illness Accelerated Benefit Rider and long-term care insurance provide very different kinds of benefits:

Generally, an accelerated death benefit is a rider to or other provision in a life insurance policy that permits the policy owner to accelerate some or potentially all of the death benefit of a life insurance policy if the

insured meets the definition of having a chronic illness as defined in the rider or policy provision. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

A Long Term Care insurance policy is any insurance policy, certificate, or rider providing coverage for diagnostic, preventive, therapeutic, rehabilitative, maintenance, or personal care services that are provided in a setting other than an acute care unit of a hospital. Long-term care insurance includes all products containing any of the following benefit types: coverage for institutional care including care in a nursing home, convalescent facility, extended care facility, custodial care facility, skilled nursing facility, or personal care home; home care coverage including home health care, personal care, homemaker services, hospice, or respite care; or community-based coverage including adult day care, hospice, or respite care. Long-term care insurance includes disability based long-term care policies but does not include insurance designed primarily to provide Medicare supplement or major medical expense coverage.

If you are interested in long-term care, nursing home or home care insurance, you should consult with an insurance agent licensed to sell that insurance, inquire with the insurance company offering the accelerated death benefits, or visit the California Department of Insurance Internet Web site (www.insurance.ca.gov) section regarding long-term care insurance.

If you choose to accelerate a portion of your death benefit, doing so will reduce the amount that your beneficiary will receive upon your death.

Receipt of accelerated death benefits may affect eligibility for public assistance programs, such as Medi-Cal or Medicaid. Prior to electing to receive the accelerated death benefit, you should consult with the appropriate social services agency concerning how receipt of accelerated death benefits may affect that eligibility.

If the policy terminates, the Chronic Illness Accelerated Death Benefit Rider will also terminate.

LTC expense reimbursement vs. ADB benefits are paid without receipts. LTC benefits are based on benefit levels and a pool of money selected at the time of purchase, and ADB benefits depend on the life policy value. ADB benefits will reduce the death benefit that the policyholder's heirs will receive, and the use of the ADB proceeds is unrestricted, whereas LTC benefits will not reduce the death benefit that the policyholder's heirs will receive, and the policyholder must use LTC benefits for LTC services.

Accelerated Access Solution (AAS)

The Accelerated Access Solution (AAS) is an optional living benefit rider that is available on the insurance policy issued by American General Life Insurance Company in the state of California. The Accelerated Access Solution is a life insurance rider that accelerates a portion of a policy's death benefit when an insured meets the health impairment criteria set forth in the rider.¹ Control over how money is spent is up to the policy holder; there are no receipts required and no restrictions on what the money is used for once the policy owner has been certified as eligible to receive AAS benefits. Benefits are paid directly to the policyholder for as long as the criteria are met, or until the AAS benefit amount is exhausted, whichever occurs first. Acceleration of death benefits and payments under such an accelerated death benefit will reduce the death benefit of the policy and reduce other policy values as well, potentially to zero. If the entirety of the insurance amount is accelerated, the policy terminates.

Payout Options

Multiple benefit payment options are available with two options for monthly disbursement at the time of purchase:

- 2% of AAS benefit, or the applicable maximum monthly amount if less
- 4% of AAS benefit, or the applicable maximum monthly amount if less than the maximum monthly amount is \$10,000 increased annually by 4% until the time of claim.
- Alternatively, you have the option at the time of claim to receive the accelerated benefit in a lump sum payment in lieu of the benefits payable under the monthly payment option you selected. Such lump sum benefit will be subject to an actuarial discount that is determined by the company at the time you become eligible for benefits under the rider.²

continued on page 8

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

continued from page 7

Benefit Payment

Once the insured meets the health impairment criteria and benefits have been approved for payment, they may select their disbursement. There is a maximum benefit payable under the monthly disbursement option that we'll notify the insured of at their time of claim. The insured may also select a smaller amount than the maximum monthly benefit. A lump sum option is available as well, which can be substituted for monthly benefits.

Tax Implications

There are no restrictions or limitations on the use of the accelerated death benefit proceeds under the Chronic Illness Accelerated Death Benefit Rider. The accelerated benefits payable under this rider are generally intended for favorable tax treatment under Section 101(g) of the Internal Revenue Code. There may be tax consequences in some situation in accepting an accelerated benefit payment amount, such as where payments exceed the per diem limitation under the Internal Revenue Code. You should consult your personal tax advisor to assess the impact of this Benefit prior to accepting the Benefit.

¹ Insured must be certified as chronically ill by a Licensed Health Care Practitioner and meet all eligibility requirements and the condition need not be permanent.

² The Company will determine the actuarial discount applicable to a given lump sum payment using factors including, but not limited to the Company's assessment of the expected future mortality of the Insured and an interest rate determined as described in the rider.

We see the future in you.SM — 

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.

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PAGE 8 OF 8