



Our new SimpliNow LegacySM product is all about speed!

With this instant decision, instant issue product your commission is on the way – no waiting for underwriting decisions or post-sale paperwork.

This new simplified issue whole life insurance helps seniors ages 50-80 with limited insurance options by offering coverage with built-in living benefit riders. SimpliNow Legacy helps alleviate financial burdens for their family due to unpaid medical bills, credit card debt or other final expenses.

- **Electronic application** tells you within minutes the level of coverage your client receives. Over 80% of your clients should be eligible.
- **Instant underwriting** at the point of sale, backed by the financial strength of AIG Life & Retirement.¹ Our underwriting process is fully automated and does not require interaction with an underwriter during the sale.
- **Limited-Pay Design** allows clients to stop paying additional premium when they reach their Maximum Payment Age – while their coverage remains in-force until age 100.²
- **Our new SimpliNow Quoter** allows you to easily quote your client’s premium without logging into [Connex](#) – the site where new policies are submitted.

Please contact our Product and Sales Support at tmgsales@aig.com or 1-877-399-7747 for additional assistance.

For more information, contact:

We see the future in you.SM — 

1 AIG Life & Retirement consists of four operating segments: Individual Retirement, Group Retirement, Life Insurance, and Institutional Markets.

2 Maximum payment age determined by gender, face amount and age.

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.

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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.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives clients 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. 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. © 2021 American General Life Insurance. All Rights Reserved.

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