

Product Highlights

Guaranteed issue	<ul style="list-style-type: none"> • Face Amounts: \$5,000 - \$25,000 • Ages 50-80 (ALB) 	<ul style="list-style-type: none"> • No medical exam, labs, or health questions • Client cannot be turned down for health reasons
Fixed premiums	<ul style="list-style-type: none"> • Premiums are level and are guaranteed not to increase during the policy's life. • 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. • Required Premium Payments Stop at or Before Age 90. See next page for details. 	
Innovative processing platform	<ul style="list-style-type: none"> • Quick processing - most cases 15 minutes or less • Multiple payment options (ACH, social security debit card, and credit card) for initial and recurring payments • Ability to set delayed billing and specify date. 	
Chronic illness acceleration benefit	<ul style="list-style-type: none"> • Returns 100% of premiums paid, up to 25% of Face Amount • One-time lump sum payment when insured becomes chronically ill (2 out of 6 Activities of Daily Living [ADLs]²) 	<ul style="list-style-type: none"> • Includes Severe Cognitive Impairment • No waiting period • No additional up-front costs
Terminal illness benefit	<ul style="list-style-type: none"> • 50% of Death Benefit for illness that is expected to result in the death of the Insured in 24 months or less from the date of benefit request. 	<ul style="list-style-type: none"> • No additional costs³
Commission chargebacks	<ul style="list-style-type: none"> • Chargebacks assessed on <u>earned</u> commissions upon death <ul style="list-style-type: none"> - Year 1: 100% - Year 2: 50% 	<ul style="list-style-type: none"> • No chargebacks assessed on <u>earned</u> commissions for lapse, surrender, and reduced paid up
Product specifications	<ul style="list-style-type: none"> • Insured must be Owner • Payor can be different from Insured • Social Security number will be required • Insured can get no more than \$25k total in GIWL insurance from American General Life Insurance and no more than one policy per Insured is permitted in a twelve-month period 	<ul style="list-style-type: none"> • No replacement or conversion into this product allowed • Free look period: 30 days. • Annual \$24 policy fee • Policy contains exclusions and limitations
Graded death benefit⁴	<ul style="list-style-type: none"> • Years 1-2: 110% of premiums paid • Years 3+: Full Face Amount 	<ul style="list-style-type: none"> • Accidental Death: Full Face Amount • In the event of suicide: Premiums refunded⁵
Exclusions	<ul style="list-style-type: none"> • Product not approved for sale in NY & ME. • All riders are not available in all states: Chronic Illness ABR not available in CA and DC, and Terminal Illness ABR not available in CA. • Unisex rates available in Montana only. • This product not available to foreign nationals • No benefit for accidental death is payable if the Insured's death is caused or contributed to by: disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity; an infection not occurring as a direct result or consequence of an accidental bodily injury; any attempt at suicide, or intentional self-inflicted injury, while sane or insane; travel in an aircraft or device used for testing or experimental purposes, used by or for military authority or used for travel beyond the earth's atmosphere; active participation in a riot or insurrection; committing or attempting to commit a felony; intoxication as defined by the jurisdiction where the accidental injury occurred; riding or driving an air, land or water vehicle in a race, speed or endurance contest; rock or mountain climbing; bungee jumping; or aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing). No benefit for accidental death is payable if the Insured's death is caused or materially contributed to by: voluntary intake or use by any means of (a) any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions, or (b) poison, gas or fumes, unless a direct result of an occupational accident; or participation in an illegal occupation or activity; or if death occurs while the Insured is incarcerated. 	

² Activities of Daily Living are defined as: bathing - washing oneself by sponge bath, or in either a tub or shower, including the task of getting into or out of the tub or shower; continence - the ability to maintain control of bowel and bladder functions; or, when unable to maintain control of bowel or bladder functions, the ability to perform the associated personal hygiene (including caring for catheter or colostomy bag); dressing - putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs; eating - feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table), or by feeding tube, or intravenously; toileting - getting to and from the toilet, getting on and off the toilet and performing associated personal

hygiene; transferring - moving into or out of a bed, chair, or wheelchair. This benefit will also trigger if the insured is Requiring Substantial Supervision to protect the Insured from threats to health and safety due to a "Severe Cognitive Impairment."

³ A one time \$250 administrative fee at the time of claim will apply in all states except Florida that has an \$100 administrative fee.

⁴ All benefits paid less any outstanding loan balance.

⁵ Death benefit proceeds for death by suicide during contractual suicide period are premiums paid less any outstanding loan amount, Accelerated Death Benefit Amount paid, and accrued interest, and may be zero. See policy for details.