



## Max Accumulator+ IUL

# Non-Medical Underwriting on a Budget

Not all potential clients want to go through the hassle of the medical underwriting process for their life insurance policy. Imagine your client getting valuable life insurance protection, with all of the benefits provided in a cash accumulation IUL, issued in as little as **5 business days with no labs, exams, or APS!**

Our Max Accumulator+ IUL offers non-medical underwriting for clients ages 0-50 on policies with an initial face amount below \$500,000.

Additionally, chronic illness protection with our AAS rider can also be provided with this process.

Is budget a concern for your clients? For a low monthly premium you can provide your client valuable life insurance protection, the opportunity for supplemental retirement income, and coverage in the event of a chronic illness condition. In as little as 5 business days...with no labs, exams or APS!

Check out the next page to see what \$200, \$300 or \$400 per month can provide!



Policies issued by American General Life Insurance Company (AGL), Houston, TX, and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).

MONTHLY PREMIUM	ISSUE AGE	TOTAL PREMIUM @65	INITIAL DB	DB @65	ANNUAL INCOME AGES 66-85	TOTAL INCOME	AAS @65** MONTHLY BENEFIT
\$200	25	\$96,000	\$128,502	\$567,684	\$47,931	\$958,620	\$22,707
\$200	30	\$84,000	\$106,333	\$407,960	\$32,836	\$656,720	\$16,318
\$200	35	\$72,000	\$87,935	\$288,194	\$21,689	\$433,780	\$11,528
\$200	40	\$60,000	\$71,848	\$200,268	\$13,837	\$276,740	\$8,011
\$200	45	\$48,000	\$58,615	\$139,975	\$8,598	\$171,960	\$5,559
\$200	50	\$36,000	\$50,000	\$96,474	\$4,901	\$98,020	\$3,859

MONTHLY PREMIUM	ISSUE AGE	TOTAL PREMIUM @65	INITIAL DB	DB @65	ANNUAL INCOME AGES 66-85	TOTAL INCOME	AAS @65** MONTHLY BENEFIT
\$300	25	\$144,000	\$196,328	\$867,530	\$73,322	\$1,466,440	\$34,701
\$300	30	\$126,000	\$162,458	\$623,436	\$50,253	\$1,005,060	\$24,937
\$300	35	\$108,000	\$134,719	\$445,128	\$33,742	\$674,840	\$17,805
\$300	40	\$90,000	\$110,080	\$309,412	\$21,586	\$431,720	\$12,376
\$300	45	\$68,000	\$89,541	\$212,340	\$13,208	\$264,160	\$8,494
\$300	50	\$51,000	\$72,467	\$144,384	\$7,656	\$153,120	\$5,775

MONTHLY PREMIUM	ISSUE AGE	TOTAL PREMIUM @65	INITIAL DB	DB @65	ANNUAL INCOME AGES 66-85	TOTAL INCOME	AAS @65** MONTHLY BENEFIT
\$400	25	\$192,000	\$264,653	\$1,188,566	\$101,064	\$2,021,280	\$47,543
\$400	30	\$168,000	\$218,582	\$838,905	\$67,669	\$1,353,380	\$33,556
\$400	35	\$144,000	\$181,249	\$598,944	\$45,450	\$909,000	\$23,958
\$400	40	\$120,000	\$148,099	\$416,325	\$29,091	\$581,820	\$16,653
\$400	45	\$96,000	\$120,822	\$288,933	\$18,162	\$363,240	\$11,557
\$400	50	\$72,000	\$97,496	\$194,265	\$10,347	\$206,940	\$7,771

\* Male PNT. Minimum, increasing DB to age 65 then level thereafter. Monthly premium until age 65. Participating loans from age 66-85. 7.30% illustrated rate. 100% AAS rider with 4% benefit option. Rates as of 12/06/19.

\*\* Maximum amount available. Monthly benefit may not exceed the IRS Per Diem at time of claim.



To learn more about Non-Medical Underwriting, please visit [RetireStronger.com](https://www.RetireStronger.com).

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. 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.

For more information about ABR's please visit [RetireStronger.com](https://www.RetireStronger.com)

Post-issue reviews will be completed by our Underwriting team and any lack of material disclosure may result in policy rescission. Please review the Non-Medical Underwriting Guidelines AGLC110667-LB for more information. Policies issued by: American General Life Insurance Company (AGL), Houston, TX. Policy Form Numbers: 19646, ICC19-19646; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82012, 82410, 14002, ICC14-14002, 14306, 07620, 15997, 15996, 15271, ICC15-15271, 15274, ICC15-15274, 15272, ICC15-15272, 15273, ICC15-15273, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Number: 19646N; Rider Form Numbers: 17600N, 13601N, 14012N, 16420N, 14002N, 07620N, 15996N, 15274N, 15272N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features including rates may vary by state. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. © AIG 2019. All rights reserved.

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