



## 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

AGLC111873

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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	\$106,812	\$568,300	\$49,376	\$987,520	\$22,732
\$200	30	\$84,000	\$87,973	\$392,315	\$32,400	\$648,000	\$15,693
\$200	35	\$72,000	\$73,945	\$277,734	\$21,619	\$432,380	\$11,109
\$200	40	\$60,000	\$60,189	\$190,056	\$13,709	\$274,180	\$7,602
\$200	45	\$48,000	\$50,008	\$129,043	\$8,282	\$165,640	\$5,162
\$200	50	\$36,000	\$50,000	\$93,627	\$4,503	\$90,060	\$3,745

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	\$163,276	\$868,914	\$75,564	\$1,511,280	\$34,757
\$300	30	\$126,000	\$134,877	\$608,081	\$50,574	\$1,011,480	\$24,323
\$300	35	\$108,000	\$113,265	\$431,072	\$33,875	\$677,500	\$17,243
\$300	40	\$90,000	\$91,968	\$290,503	\$21,023	\$420,460	\$11,620
\$300	45	\$68,000	\$75,011	\$196,343	\$12,781	\$255,620	\$7,854
\$300	50	\$51,000	\$63,452	\$133,616	\$7,318	\$146,360	\$5,345

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	\$219,740	\$1,169,553	\$101,754	\$2,035,080	\$46,782
\$400	30	\$168,000	\$181,519	\$818,460	\$68,117	\$1,362,340	\$32,738
\$400	35	\$144,000	\$152,403	\$580,125	\$45,634	\$912,680	\$23,205
\$400	40	\$120,000	\$124,058	\$397,219	\$29,055	\$581,100	\$15,889
\$400	45	\$96,000	\$100,015	\$267,364	\$17,732	\$354,640	\$10,695
\$400	50	\$72,000	\$84,602	\$179,250	\$9,914	\$198,280	\$7,170

\* Male PNT. Minimum, increasing DB to age 65 then level thereafter. Monthly premium until age 65. Participating loans from age 66-85. 7.44% illustrated rate. 100% AAS rider with 4% benefit option. Rates as of 6/29/18.

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

To learn more about Non-Medical Underwriting visit  
[RetireStronger.com/Producers/Resources](https://www.RetireStronger.com/Producers/Resources)  
 or contact your representative.



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers: 15646, ICC15-15646; Rider Form Numbers: 13600-5, 15600-7, 15600, ICC15-15600, 15600-5, 13601, ICC13-13601, 82012, 82410, 88390, 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: 15646N; 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 is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. This information is general in nature, may be subject to change, and does not constitute legal, tax or accounting advice from any company, its employees, financial professionals or other representatives. Applicable laws and regulations are complex and subject to change. Any tax statements in this material are not intended to suggest the avoidance of U.S. federal, state or local tax penalties. For advice concerning your individual circumstances, consult a professional attorney, tax advisor or accountant. © AIG 2018. All rights reserved. FOR FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC DISTRIBUTION.