

Top 10 Reasons to Sell

Guaranteed Issue Whole Life Insurance (GIWL)



1 **Competitive prices vs. other similar products**

GIWL has a 2 year graded death benefit, and level pay premium structure with up to a \$25,000 face amount that includes two accelerated death benefit riders.

2 **Attractive commission**

This competitive product offering for your client is also priced with a \$24 annual commissionable policy fee for you.

3 **Guaranteed Issue... No medical exam**

No bad news to share with your clients because they can't be turned down. GIWL is guaranteed ages 50 – 85.

4 **Superior eApp system**

Easy to use, device-responsive (cellphone, tablet, laptop, etc.) process that validates all client and payment information in real-time – never any incomplete applications or payments, and the policy number is issued instantly upon submission.

5 **Save time from app to commission**

Most cases complete in under 15 minutes and require only four simple steps.

6 **Bonus riders Included**

Chronic and Terminal Illness accelerated death benefit riders* built into product at no up-front cost to client.

7 **Strength and reliability of AIG**

We've been in business for 160+ years, and most notably have collectively paid out over \$39 Billion in claims and benefits in the past five years.



8 **Tax free benefits**

Clients know up front how much their loved-ones are really getting because under current federal law, the death benefit is not subject to federal income tax.

9 **Premiums will never go up**

Level-pay premiums that are guaranteed never to increase for the life of the policy – a perfect fit for your budget conscious senior clients.

10 **Product builds guaranteed cash value**

Put your client's mind at ease, not only does their policy build cash value, but the owner may surrender this policy for its net cash anytime.

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