

# Guaranteed Issue Whole Life (GIWL) Rate Calculator



## Annual Premium Rate per \$1,000\*

\*Does not include annual \$24 policy fee

Rates good as of 09/14/2018

### FACE AMOUNTS

Issue Age	Male <sup>1</sup>					Female <sup>1</sup>				
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
50	59.86	59.86	59.86	59.86	59.86	40.56	40.56	40.56	43.12	43.12
51	60.82	60.82	60.82	60.82	60.82	41.58	41.58	41.58	46.36	46.36
52	61.91	61.91	61.91	64.00	64.00	43.15	43.15	43.15	49.12	49.12
53	62.88	62.88	62.88	67.72	67.72	45.48	45.48	45.48	51.64	51.64
54	63.98	63.98	63.98	70.96	70.96	47.57	47.57	47.57	53.92	53.92
55	65.83	65.83	65.83	73.84	73.84	49.44	49.44	49.44	55.96	55.96
56	67.80	67.80	67.80	76.00	76.00	51.53	51.53	51.53	58.24	58.24
57	69.55	69.55	69.55	77.92	77.92	53.16	53.16	53.16	60.04	60.04
58	71.11	71.11	71.11	79.60	79.60	54.82	54.82	54.82	61.84	61.84
59	72.19	72.19	72.19	80.80	80.80	56.35	56.35	56.35	63.52	63.52
60	73.34	73.34	73.34	81.64	81.64	57.58	57.58	57.58	64.84	64.84
61	78.58	78.58	78.58	87.76	87.76	61.20	61.20	61.20	68.80	68.80
62	83.86	83.86	83.86	93.52	93.52	64.51	64.51	64.51	72.40	72.40
63	88.92	88.92	88.92	99.04	99.04	67.37	67.37	67.37	75.52	75.52
64	93.77	93.77	93.77	104.32	104.32	69.55	69.55	69.55	77.92	77.92
65	98.50	98.50	98.50	109.48	109.48	71.42	71.42	71.42	79.96	79.96
66	102.67	102.67	102.67	114.04	114.04	75.29	75.29	75.29	84.16	84.16
67	106.30	106.30	106.30	118.00	118.00	78.48	78.48	78.48	87.64	87.64
68	109.70	109.70	109.70	121.72	121.72	81.43	81.43	81.43	90.88	90.88
69	112.68	112.68	112.68	124.96	124.96	84.31	84.31	84.31	94.00	94.00
70	115.32	115.32	115.32	127.84	127.84	86.95	86.95	86.95	96.88	96.88
71	126.10	126.10	126.10	139.60	139.60	95.74	95.74	95.74	106.48	106.48
72	136.66	136.66	136.66	151.12	151.12	104.11	104.11	104.11	115.60	115.60
73	146.57	146.57	146.57	161.92	161.92	112.13	112.13	112.13	124.36	124.36
74	155.81	155.81	155.81	172.00	172.00	119.50	119.50	119.50	132.40	132.40
75	163.73	163.73	163.73	180.64	180.64	126.10	126.10	126.10	139.60	139.60
76	191.76	191.76	191.76	211.24	211.24	144.79	144.79	144.79	160.00	160.00
77	218.71	218.71	218.71	240.64	240.64	162.41	162.41	162.41	179.20	179.20
78	244.56	244.56	244.56	268.84	268.84	178.90	178.90	178.90	197.20	197.20
79	269.33	269.33	269.33	295.84	295.84	194.30	194.30	194.30	214.00	214.00
80	293.09	293.09	293.09	321.76	321.76	207.94	207.94	207.94	228.88	228.88
81	301.18	301.18	301.18	330.81	330.81	212.69	212.69	212.69	234.27	234.27
82	309.81	309.81	309.81	340.45	340.45	217.82	217.82	217.82	240.08	240.08
83	343.11	343.11	343.11	377.27	377.27	225.00	225.00	225.00	248.15	248.15
84	359.63	359.63	359.63	395.62	395.62	230.61	230.61	230.61	254.50	254.50
85	376.28	376.28	376.28	414.09	414.09	236.28	236.28	236.28	260.90	260.90

### Product Overview

Issue Ages: 50 – 85

Face Amounts: \$5,000 - \$25,000

Payment Options:

ACH

Credit Card: Visa, MasterCard

Direct Express

Highlights:

- One Page Application
- Guaranteed Approval
  - No Health Questions
  - No Medical Exam
  - Two Year Graded Death Benefit
  - Chronic Illness Benefit Rider included at No Cost\*
  - Terminal Illness Benefit Rider included at No Cost\*

\*All riders are not available in all states: Chronic Illness and Terminal Illness ABRs not available in CA; Chronic Illness ABR not available in DC.

### Modal Factor

Payment Mode	Modal Factor
Annual	1.000
Semi-Annual	0.500
Quarterly	0.250
Monthly	0.0834

### Calculation Details

Gender	Male
Age	60
Face	\$15,000
Payment mode	Monthly

1. Lookup annual premium rate for male, \$15,000 face amount, age 60 from the premium chart.

\$73.34

2. Multiply by face amount and divide by 1000.

$\$1,100.100 = 73.34 * 15000 / 1000$

3. Round to nearest cent.

\$1,100.10

4. Add \$24 policy fee.

\$1,124.10

5. Multiply by appropriate modal factor (in this case monthly).

$\$93.749 = 1124.1 * .0834$

6. Round to nearest cent to obtain final modal premium.

\$93.75

<sup>1</sup> Unisex rates available in Montana only. Contact: GIWLTeam@aglife.com, with questions.

Policies issued by: American General Life Insurance Company (AGL), Policy Forms: ICC15-15532, 15532, 15532-5, 15532-10. Rider Numbers: ICC15-15200, ICC15-15201, 15200, 15200-10, 15200-35, 15201, 15201-9, 15201-10 and 15201-35. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Products may not be available in all states and product features and rates may vary by state. Guarantees are backed by the claims-paying ability of the issuing insurance company. © 2018 AIG. All rights reserved.

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