

Take action to cover expenses and protect your legacy



SimpliNow LegacySM, a simplified issue whole life insurance policy, offers peace of mind by covering expenses after you pass, including unpaid medical bills, outstanding loans and more.



46% of Americans have no life insurance at all¹



Don't leave your debt behind



Outstanding bills

Credit card debt, housing costs and monthly utilities won't just disappear.



\$5,897

average U.S. credit card balance²



\$25,483

average non-mortgage debt²



\$61,554

average debt at time of death²



Medical expenses

Health care costs for recent and residual treatment should come as no surprise.



\$95/day

for hospice care³



\$66/day

for home care³

Annual costs of long-term care



\$102,200
for a private room⁴



\$51,480
for homemaker services⁴



\$90,155
for a semi-private room⁴



\$48,612
for an assisted living facility⁴



\$52,624
for home health aide⁴



\$19,500
for adult day healthcare⁴



Why choose SimpliNow Legacy?

With SimpliNow Legacy, you can easily apply and quickly qualify with no medical exam required. And with limited pay, it provides a maximum payment age when you no longer have to pay premiums.



Easy application process

One short meeting is all it takes to apply for and receive your policy.



Quick decisions

You could be approved within minutes after completing an application.



Affordable payments

We offer monthly premiums that fit your budget and goals.

Take time to consider your final expenses and then give me a call to make an appointment. Together we'll take care of them in a smart, easy way!

1. Source: Facts + Statistics: Life insurance | III

2. Source: State of Credit 2020: Consumer Credit During COVID-19 - Experian Insights

3. Source: What does hospice cost? - PubMed (nih.gov)

4. Source: Genworth Cost of Care Survey 2019, Conducted by CareScout®. Represents the Year over Year growth rate based on Genworth Cost of Care Surveys conducted from 2018 to 2019. The rate can be influenced by a number of factors such as random variation in samples, different sample sizes, and new surveyed providers. (<https://newsroom.genworth.com/2019-11-20-Genworth-Cost-of-Care-Survey-2019-In-Home-Care-Costs-rising-in-New-Mexico-Making-the-Dream-of-Aging-in-Place-More-Difficult>)

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy Forms: ICC21-21445, 21445, 21445-5, 21445-10, 21445-35, 21445-42, ICC21-21447, 21447, 21447-5, 21447-10, 21447-35 and 21447-42. Rider Numbers: ICC21-21468, 21468, 21468-5, 21468-10, ICC21-21469, 21469, 21469-5, 21469-10, ICC21-21470, 21470, 21470-5, 21470-35 and 21470-42. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Products may not be available in all states and product features may vary by state. Please refer to your policy.

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