

# Simplified Issue Whole Life

(SIWL)

## AGENT GUIDE - American Tradition Series



## Policy Benefits and Features

### Simplified Issue

Short-form application, no medical examinations, and rates vary by age, gender, and tobacco/non-tobacco use.

### Level Death Benefit

Level Death Benefit to age 121, assuming all premiums are paid and no policy loans.

### Cash Value

Based on 2001 CSO Mortality Table and 4.50% interest. The Guaranteed Cash Value is equal to the Cash Surrender Value.

### Accelerated Benefit Rider (ABR-1)

For no additional premium, this feature pays up to 50% of the life insurance Death Benefit should the insured be diagnosed by a qualifying physician as having a terminal illness after the first contract year. The Accelerated Benefit Rider is considered a loan against the policy and reduces the Death Benefit and Cash Value by the amount of the Accelerated Benefit plus accrued interest. Interest accrues at the same rate as policy loans.

### Settlement Payout Options

- Income for specified period
- Life income
- Income of specified amount
- Joint & survivor income
- Lump sum
- Interest only

### Underwriting

American Equity has designed the SIWL to primarily be underwritten using information on the application. However, the Company will MIB all applications and perform a telephone interview with the applicant. In certain circumstances an Attending Physician's Statement will be required.

Applicants with the following health conditions will not be eligible for insurance with this product:

**Alzheimer's Disease; Aneurysm** (unless surgically corrected and fully recovered); **Arteriosclerosis; Atherosclerosis; Cerebro-Vascular Accident** (Stroke); **Chronic Obstructive Pulmonary Disease; Cirrhosis of the Liver; Emphysema; Kidney Disease; Heart Disorders:** Cardiomyopathy, Bypass Surgery, Angioplasty, Enlarged Heart (cardiomegaly), Pacemaker, Valve Replacement, Myocardial Infarction (heart attack); **Hodgkin's Disease; Leukemia; Schizophrenia; Transient Ischemic Attack - TIA.**

Other health conditions discovered during our underwriting process may determine the applicant is ineligible for insurance with our company. The agent may recommend an annuity rather than life insurance.

## Policy Specifications

**Issue Ages: 35-85 age last birthday**

**Death Benefit-** Level Death Benefit to age 121.

**Minimum - \$4,000 • Maximum - \$50,000**

**Rate Classification:** Male, Female, Tobacco, Non-Tobacco

**Premiums:** Premiums are level and payable to age 121.

Modal Factors: Semi-annual .51

(For EFT use form 4067) Quarterly .26

Monthly Bank Draft .085

Policy Fee: **\$50 Noncommissionable Annual Policy Fee.**

**Policy Loans:** Policy loans are available up to the Net Cash Value. We charge up to 8.0% loan interest in arrears.

**Maturity Age - 121**

The one who works for you.



# Simplified Issue Whole Life

Add Annual Policy Fee of \$50

## Gross Annual Premiums SIWL Annual Premiums Per \$1,000

ISSUE AGE	MALE NT*	MALE TOB**	FEMALE NT*	FEMALE TOB**	ISSUE AGE	MALE NT*	MALE TOB**	FEMALE NT*	FEMALE TOB**
35	14.26	19.92	12.99	18.23	61	46.04	67.19	38.07	55.38
36	14.86	20.79	13.52	19.01	62	48.46	70.80	39.89	57.66
37	15.50	21.69	14.09	19.82	63	51.01	74.58	41.81	60.07
38	16.18	22.65	14.68	20.68	64	53.73	78.56	43.87	62.61
39	16.89	23.66	15.30	21.59	65	56.63	82.78	46.05	65.29
40	17.64	24.72	15.96	22.54	66	59.73	87.29	48.46	68.08
41	18.39	25.84	16.61	23.55	67	63.06	92.13	51.04	71.04
42	19.19	27.01	17.29	24.62	68	66.66	97.37	53.80	74.16
43	20.02	28.24	18.01	25.74	69	70.55	103.05	56.76	77.46
44	20.90	29.52	18.76	26.92	70	74.75	109.19	59.93	80.94
45	21.82	30.87	19.55	28.17	71	79.48	116.05	63.51	85.58
46	22.79	32.29	20.36	29.48	72	84.55	123.85	67.50	90.52
47	23.82	33.80	21.22	30.86	73	90.03	132.76	71.81	95.78
48	24.92	35.40	22.11	32.31	74	95.97	142.96	76.46	101.40
49	26.08	37.11	23.05	33.82	75	102.42	154.07	81.49	107.50
50	27.31	38.93	24.03	35.41	76	109.61	163.92	86.94	114.15
51	28.57	40.85	24.98	36.87	77	117.41	173.32	92.86	121.40
52	29.90	42.89	25.97	38.40	78	125.83	183.29	99.29	129.32
53	31.31	45.03	27.01	39.98	79	134.89	193.82	106.32	138.00
54	32.79	47.28	28.09	41.63	80	144.62	204.91	114.01	147.49
55	34.36	49.65	29.22	43.35	81	155.05	215.06	122.37	158.06
56	36.01	52.14	30.51	45.15	82	166.42	222.44	131.45	169.81
57	37.77	54.77	31.86	47.02	83	178.82	228.25	141.38	182.90
58	39.64	57.59	33.28	48.99	84	192.28	232.93	152.27	197.49
59	41.63	60.58	34.78	51.05	85	206.80	236.98	164.32	214.01
60	43.75	63.75	36.36	53.21					

\*NT = Non-Tobacco \*\* TOB = Tobacco

## Financial Rating

American Equity prides itself on its exceptional customer service. The goal of the Company is to help clients achieve financial security through the benefits of life insurance and annuity products.



A.M. Best's rating of "A-" (Excellent) for American Equity is a measure of performance in the areas of...

**INVESTMENT QUALITY**    **CAPITAL ADEQUACY**  
**POLICY RESERVES**        **COST CONTROL**  
**MANAGEMENT EXPERIENCE**

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