

Simplified Issue Whole Life

(SIWL)

American Tradition Series

The SIWL can create peace of mind and help ensure that your final wishes are respected.

SIWL can provide much needed insurance protection to cover final expenses and help your family in a time of need. The coverage is easy to obtain. There are just a few health questions and no medical examination. The benefits are guaranteed never to be reduced, and the premiums are guaranteed never to increase.



The one who works for you.



Policy Benefits and Features

Simplified Issue

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

Death Benefit

The Death Benefit is level to age 121, assuming all premiums are paid and no outstanding policy loans.

Premiums

Premiums are level and payable to age 121.

Policy Loans

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

Accelerated Benefit Rider (ABR-1)*

For no additional premium, this feature can pay 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 will reduce the Death Benefit and Cash Value by the amount of the Accelerated Benefit plus accrued interest.** Interest will accrue at the same rate as policy loans.

* Rider available in most states.

** Receipt of this benefit may be considered a taxable event, and could affect eligibility for Medicaid or other government entitlements.

Final Expenses

The Death Benefit of a life insurance policy is passed on to your beneficiary free of Federal Income Taxes. This means more of the benefit can be used to help cover final expenses.

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



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Tax Interpretations

Neither American Equity Investment Life Insurance Company nor any of its agents give tax advice. The information here is a summary of our understanding of the current tax laws as they relate to insurance products. Consult your own personal advisor on specific points of importance to you.

A Grandchild's College Education

Name your grandchild the beneficiary of the policy or use the Cash Value to fund a college education.

Starting A New Business

The SIWL is a great product to use for insuring a Key Employee or for Buy-Sell agreements.

Charitable Giving

You can leave your favorite charity a federal income tax-free death benefit. The premiums may be tax deductible if you make the charity the owner and beneficiary of the policy.

Tax Advantages

The Death Benefit is federal income tax free to your beneficiaries. Also, the Cash Value accumulates tax deferred, and you may take tax-free policy loans up to the Net Cash Value.

Probate Avoidance

When you name a specific beneficiary the Life Insurance Proceeds may avoid probate.

Satisfaction Guaranteed

If you are not satisfied with your policy you may return it within 30 days and receive a full refund of premiums paid.

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.

American Equity's commitment to sound business principles has been recognized by A.M. Best, a nationally recognized industry rating authority.

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

A.M. Best uses 15 rating categories ranging from A++ to F and measures performance in the areas of Investment Quality, Capital Adequacy, Policy Reserves, Cost Control and Management Experience. An A- rating from A.M. Best is its fourth highest rating. For the latest rating, access www.ambest.com.

20 Cropwell Drive, Suite 100 • Pell City, AL 35128

Call us at **877-508-9888**