

AIG Life Brokerage

A division of the
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INCOME REPLACEMENT GUIDELINES

The AIG Life Brokerage Underwriting Department adheres to the following income replacement guidelines when determining appropriate amounts of coverage.

Age	Income Factor
≤ 40	25
41 - 50	20
51 - 55	15
56 - 65	10
66 - 70	5
≥ 71	IC

Coverage Amounts on a Non-Working Spouse

For a non-working spouse:

- We will match the working spouse's coverage up to \$1,000,000 in force and applied for.
- For coverage over \$1,000,000, consider half of the amount of the working spouse, subject to a maximum of \$2,500,000.
- For amounts over \$2,500,000, individual consideration, based usually upon estate planning needs.

*Coverage for ages 0 – 17**

For amounts:

- \$0 - \$500,000
 - Parents/guardian should have 2 times the amount being requested. If not, a thorough explanation should be provided to justify the coverage.
 - All siblings should have equal amounts of coverage. If not, a thorough explanation should be provided to justify the coverage.
- \$500,001 and above:
 - Individual consideration.

*An APS and/or inspection may be ordered for cause. Other requirements may be necessary based upon the underwriters judgement.