

American General Life - LTG-ULTRA

[Product Features](#) [Underwriting Guidelines](#) [State Approvals](#) [Underwriting Requirements](#)

American General Life - LTG-ULTRA Product Features

LTG Series features level death benefit term plans with coverage to expiry age 95 with a level premium for the first 10, 15, 20 or 30 years. The level premiums are fully guaranteed. The table below shows the level premium Type period and premium guarantee period for each product. At the end of the level premium period, the policy may be continued on an annual renewable term (ART) basis without evidence of insurability until the anniversary nearest the insured's 95th birthday.

Conversion Options The policy may be converted to a level premium, level death benefit permanent life insurance plan during the conversion period without evidence of insurability. The conversion period extends to the earlier of the end of the level current premium period or the insured's attainment of age 75.

Age Nearest Birthday

Issue Ages **LTG-ULTRA 10:** 20-80
LTG-ULTRA 15: 20-75 for Non-tobacco users and 20-70 for Tobacco users
LTG-ULTRA 20: 20-65 for Non-tobacco users and 20-60 for Tobacco users
LTG-ULTRA 30: 20-50 for Non-tobacco users and 20-45 for Tobacco users

Face Amounts Band I: \$250,000-\$999,999
Min/Max Band II: \$1,000,000+

Modal Factors Semi-annual = .52 Quarterly = .265 Monthly = .0875

Policy Fee \$50.00 Annually (Non-commissionable)

Terminal Illness Endorsement:

The Terminal Illness Endorsement is an accelerated death benefit rider provided at no additional premium on all eligible **LTG-ULTRA Series** plans regardless of underwriting classification. The maximum benefit is 50% of the eligible death benefit, not to exceed \$250,000. An insured may become eligible for this benefit if diagnosed by a qualified physician as having 12 months or less to live. The amount received is reduced by an actuarial discount and a one-time administrative fee. This fee may not exceed \$300. Payment of the benefit will reduce the amount of any death benefit that may be payable. (Not available in CT, IN, KS, MI, NJ, NY, PA, SC, VA, WA)

Waiver of Premium (WP):

Issue Ages: 20-55. Coverage expires on the policy anniversary following the insured's attainment of age 65. If

elected, this rider automatically will pay policy premiums in the event of the insured's total disability. As defined in the rider, the total disability must begin before age 60 and last more than six months.

Child Rider is available for

Special Product
Features

a) parent's issue ages 20 to 55 on policies through Table H
b) children age 15 days or more but less than 19 years old and not substandard rated.

Child Rider expires at the earlier of the policy anniversary nearest the child's age 25 and parent's age 65.

Accidental Death Benefit

Pays a death benefit in addition to the death benefit of the base policy if such death resulted from certain accidental injuries. Available to standard rated individuals only.

Coverage expires on the policy anniversary nearest the insured's 70th birthday. The rider can be added after issue and dropped after issue.

[Back To Top](#)

American General Life - LTG-ULTRA Underwriting Guidelines

Classes

- Preferred Plus Nontobacco
- Preferred Nontobacco
- Standard Plus Nontobacco
- Standard Nontobacco
- Preferred Tobacco
- Standard Tobacco
- Rated Nontobacco
- Rated Tobacco

Re-entry

At the end of the level premium period, the policy can be exchanged to a new policy with satisfactory proof of insurability. The new policy will have a new level premium and guarantee period. The new policy will be subject to the issue age limitations. The premium of the new policy will be based on the attained age and the premium rate in effect at the time of re-entry.

Tobacco Definition

- Preferred Plus Nontobacco** - No tobacco use for 5 years
- Preferred Nontobacco** - No tobacco use for 3 years
- Standard Plus Nontobacco** - No tobacco use for 2 year
- Standard Nontobacco**- No tobacco use for 1 year

***Note**-Underwriting is willing to consider the occasional cigar smoker under the following guidelines:

- The use must be admitted at the time of application or inquiry and all case data must coincide with the admitted degree of usage.
- No more than one cigar per week
- No nicotine metabolites(cotinine) may be present in the urinalysis done for AIG or any other company within the

past 12 months

- No use of tobacco products other than occasional cigars for at least 5 years prior to the time of application or inquiry

Preferred Plus Nontobacco

Tobacco Use: None in the last 5 years

Aviation or Hazardous Avocation: No

Cholesterol:

- If HDL \leq 5.0, 205
- If HDL \leq 4.5, 240

Blood Pressure:

- 0-60: 140/85
- 61+: 150/85

No Blood Pressure Treatment

MVR:

- 1 violation in 3 years
- No DUI, Reckless driving or Revocation/Suspension in last 5 years

Family History: No Cardiovascular disease prior to age 60 (parents only)

Personal History: No cancer or ratable impairment

Preferred Nontobacco

Tobacco Use: None in the last 3 years

Aviation or Hazardous Avocation: No

Cholesterol:

- If HDL \leq 6.0, 235
- If HDL \leq 5.5, 260

Blood Pressure:

- 0-60: 145/88
- 61+: 155/88

Or Preferred Plus BP w/ treatment

MVR:

- 2 violations in 3 years
- No DUI, Reckless driving or Revocation/Suspension in

last 5 years.

Family History: No Cardiovascular death prior to age 60 (parents only)

Personal History: No cancer or ratable impairment

Standard Plus Nontobacco

Tobacco Use: None in the last 2 years

Aviation or Hazardous Avocation: With flat extra

Cholesterol:

- If HDL \leq 7.0, 250
- If HDL \leq 6.5, 280

Blood Pressure:

- 0-60: 150/92
- 61+: 160/92

Or Preferred Plus BP w/ Treatment

Special MVR:
Underwriting

- Features
- 2 violations in 3 years
 - No DUI, Reckless driving or Revocation/Suspension in last 5 years

Family History: No Cardiovascular death prior to age 60 (parents only)

Personal History: No cancer or ratable impairment.

Standard Nontobacco

Tobacco Use: None in the last year

Aviation or Hazardous Avocation: With flat extra

Cholesterol:

- If HDL $>$ 7.0, 250
- If HDL $>$ 6.5, 280

Blood Pressure:

- 0-60: $>$ 150/92
- 61+: $>$ 160/92

Or Preferred NT BP w/ Treatment

MVR:

- 3 violations in 3 years
- No DUI, Reckless driving or Revocation/Suspension in last 2 years

Preferred Tobacco

Aviation or Hazardous Avocation: No

Cholesterol:

- If HDL \leq 6.0, 235
- If HDL $<$ 5.5, 260

Blood Pressure:

- 0-60: 145/88
- 61+: 155/88 or Preferred Plus BP reading with Treatment

MVR:

- 2 violations in 3 years
- No DUI, Reckless driving or Revocation/Suspension in last 5 years

Family History: No cardiovascular death prior to age 60 (parents only)

Personal History: No cancer or ratable impairment

Standard Tobacco

Aviation or Hazardous Avocation: With flat extra

Cholesterol:

- If HDL $>$ 6.0, 235
- If HDL $>$ 5.5, 260

Blood Pressure:

- 0-60: $>$ 145/88
- 61+: $>$ 155/88 or Preferred NT BP reading with Treatment

MVR:

- 3 violations in 3 years
- No DUI, Reckless driving or Revocation/Suspension in last 2 years

[Back To Top](#)

American General Life - LTG-ULTRA State Approvals

Available in all states except NY.

[Back To Top](#)

