

## American General Life - ROP Level Term

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### American General Life - ROP Level Term Product Features

Type	<b>ROP Level Term</b> features level term coverage for 15, 20 or 30 years, with a return of premium at the end of the term period. The return of premium feature is inherent in the ROP Term product; it is not provided by a rider.
Conversion Options	Convertible to the earlier of age 75 or the end of the level term period. After year 5, cash value can be rolled over to the new per-month plan via 1035 exchange. Age Nearest Birthday
Issue Ages	<b>ROP 15:</b> 20-65 (Nonsmokers); 20-55 (Smokers) <b>ROP 20:</b> 20-60 (Nonsmokers); 20-55 (Smokers) <b>ROP 30:</b> 20-50 (Nonsmokers); 20-45 (Smokers)
Face Amounts Min/Max	Four rate bands: \$100,000-\$149,999 \$150,000-\$249,999 \$250,000-\$499,999 \$500,000+
Modal Factors	Semi-annual = .5    Quarterly = .25    Monthly = .0833
Policy Fee	No Policy Fee. Premium is fully commissionable.
Riders:	<b>Child Rider is available for</b> 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. <b>Waiver of premium (WP)</b> Available on policies through Table D for issue ages of 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. <b>Terminal Illness Endorsement</b> In case of a terminal illness diagnosis, you would be eligible to receive an accelerated death benefit equaling the lesser of \$250,000 or 50% of your policy death benefit. (Not available in CT, IN, KS, MI, NJ, NY, PA, SC, VA, WA)

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### American General Life - ROP Level Term Underwriting Guidelines

Preferred Plus Nontobacco  
Preferred Nontobacco

Classes Standard Plus Nontobacco  
Standard Nontobacco  
Preferred Tobacco  
Standard Tobacco  
Rated Nontobacco  
Rated Tobacco

Re-entry

**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:

- Tobacco Definition
- 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 Avovation: 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)

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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

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 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 ≤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

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### **American General Life - ROP Level Term State Approvals**

Available in all states except: NY UT WA

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