

# Take action to cover expenses and protect your legacy



SimpliNow Legacy®, a simplified issue whole life insurance policy, offers peace of mind by covering expenses after you pass, including unpaid medical bills, outstanding loans and more.



## Don't leave your debt behind



**Outstanding bills**  
Credit card debt, housing costs and monthly utilities won't just disappear.



**\$5,525**  
average U.S. credit card balance<sup>2</sup>



**\$25,112**  
average non-mortgage debt<sup>2</sup>



**Medical expenses**  
Health care costs for recent and residual treatment should come as no surprise.



**\$95/day**  
for hospice care<sup>3</sup>



**\$66/day**  
for home care<sup>3</sup>

## Annual costs of long-term care

<b>\$108,408</b> for a private room <sup>4</sup>	<b>\$94,896</b> for a semi-private room <sup>4</sup>	<b>\$61,776</b> for home health aide <sup>4</sup>	<b>\$59,484</b> for homemaker services <sup>4</sup>	<b>\$54,000</b> for an assisted living facility <sup>4</sup>	<b>\$20,280</b> for adult day healthcare <sup>4</sup>
---	---	--	--	---	--



### Why choose SimpliNow Legacy?

With SimpliNow Legacy, you can easily apply and quickly qualify with no medical exam required. And with limited pay, it provides a maximum payment age when you no longer have to pay premiums.



### Easy application process

One short meeting is all it takes to apply for and receive your policy.



### Quick decisions

You could be approved within minutes after completing an application.



### Affordable payments

We offer monthly premiums that fit your budget and goals..

**Take time to consider your final expenses and then give me a call to make an appointment. Together we'll take care of them in a smart, easy way!**

---



---



---

1. Source: LIMRA. What's Next for Individual Life Sales, February 2023.
2. Source: State of Credit 2021 - Experian Insights.
3. Source: What does hospice cost? - PubMed (nih.gov)
4. Source: Genworth Cost of Care Survey 2021.

This is not a preneed insurance contract or agreement. Benefits are payable to the beneficiary or beneficiaries as directed by the owner of policy. Premiums paid may exceed amount of coverage. For an estimate of the year the premiums may exceed the amount of coverage, divide the face amount by the annual premium. In the event of suicide, the death benefit is limited to a refund of premiums paid less any outstanding loan amount.

**THIS POLICY DOES NOT GUARANTEE THAT ITS PROCEEDS WILL BE SUFFICIENT TO PAY FOR ANY PARTICULAR SERVICES OR MERCHANDISE AT TIME OF NEED OR THAT SERVICES OR MERCHANDISE SHALL BE PROVIDED BY ANY PARTICULAR PROVIDER.**

Policies issued by **American General Life Insurance Company** (AGL), Houston, TX. Policy Forms: ICC21-21445, 21445, 21445-5, 21445-10, 21445-35, 21445-42, ICC21-21447, 21447, 21447-5, 21447-10, 21447-35 and 21447-42. Rider Numbers: ICC21-21468, 21468, 21468-5, 21468-10, ICC21-21469, 21469, 21469-5, 21469-10, ICC21-21470, 21470, 21470-5, 21470-35 and 21470-42. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company and each company is responsible for the financial obligations of its products. Products may not be available in all states and features may vary by state. Please refer to the policy for more information.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice consult the appropriate professional.

© Corebridge Financial, Inc. All Rights Reserved.