

# Product Bulletin

LIFE INSURANCE

24010

MARCH 9, 2024



## New GIWL Notice of Replacement form for clients with existing annuity or life insurance coverage

**Guaranteed Issue Whole Life (GIWL) new business applications submitted on or after March 9, 2024** will require a Notice Regarding Replacement form regarding any potential client's existing annuity or life insurance coverage **ONLY IF** the client has noted they have existing annuity or life insurance coverage in required states. Please see page 3 for a list of requirements by state.

If the client has indicated they have any existing annuity or life insurance coverage, as indicated below the Notice for Replacement form will be added to the application package.

Quote

Personal

Beneficiary

Review

Payment

Finished

### Your Online Application

First, let's go through a few qualifying questions about you and any life insurance policies you may have. Please make sure all the information you enter is accurate for the primary insured person.

☒ Yes

☐ No

Do you have any existing annuity or life insurance or have any application pending for such coverage with this Company or any other company?

☐ Yes

☒ No

Will the life insurance policy being applied for replace or change any annuity or life insurance coverage in force or pending?

☒ Yes

☐ No

Are you a United States citizen or do you have Permanent Legal Resident (Green Card) status?

← PREVIOUS

Next →

### Common Questions ?

When Will My Coverage Begin?

Do I Have to Take a Medical Exam?

Can I be Denied a Guaranteed Issue Whole Life Policy?

What If I Have Pre-Existing Medical Conditions?

Why Do You Ask If I am a U.S. Citizen or If I am a Permanent Legal Resident?

[All FAQs](#)

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## New Notice of Replacement form requirement rules

### For eApp electronic submissions

- Applications started March 9<sup>th</sup> or later will include the new form when needed.
- Any "In Progress" or "Pending Signature" applications should be submitted to us by March 8<sup>th</sup> to avoid a possible delay should the form be required.

### For downloaded application packages

- Application packets downloaded March 9<sup>th</sup> or later will have the new form.
- Application packets downloaded prior to the form being present in the app packet can be submitted to us by March 8<sup>th</sup> to avoid a delay should the form be required. If submitted after March 8<sup>th</sup>, if the form is required, please include the fillable PDF found on Forms Depot with the submission.

### Client manager submission

- No transition rules are needed. Notice Regarding Replacement responses to be added a few weeks prior to go-live date; however, actual form with responses mapped will not be included in application packet until March 9, 2024.

## Provide your clients guaranteed issuance

Our GIWL product is designed to give your clients peace of mind by helping with final expense needs such as medical bills, credit card debt, and more.

State approvals – Available in all states except ME and NY.

## Questions? We're here to help.

Contact Product and Sales Support, 1-877-399-7447, Option 1

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**Policies issued by American General Life Insurance Company (AGL), Houston, TX.** Policy Forms: ICC21-20532 Rev0621, 20532 Rev0621, ICC21-21445, 21445, ICC21-21447, and 21447. Rider Numbers: ICC23-23200, 15200, ICC23-23201, 15201, ICC21- 21468, 21468, ICC21-21469, 21469, ICC21-21470, and 21470. **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.

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## List of requirements by state

State	Current Form #
AL, AK, AR, AZ, CO, HI, IA, KY, LA, MD, MO, MS, MT, NE, NH, NM, OH, OR, RI, SC, SD, TX, UT, VT, WV, WI	AGLC0188 Rev0700 Rev0422
CT	AGLC0188-10 Rev0422
NJ	AGLC0188-NJ Rev0422
NC	AGLC0188-34 Rev0422
VA	AGLC0188-VA Rev0422