American General Life Insurance Company

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With life full of promise and unexpected happenings, it is certainly worthwhile having knowledge on different types of life insurance. Dealing with an insurance company that has been in existence for 160 years, you are assured of good service, agents who are expert in the field of life insurance and who can impart their expertize to you with confidence and sincerity. Furthermore, they are committed to keeping up with the latest trends in the market and of offering protection and financial security for you and for your families needs.

On offer, is a wide range of life insurance product packages to select from, which have along the way, successfully provided peace of mind to more than thirteen million of their clients. Furthermore, American General Life Insurance Companies have paid claims and benefits to insurers of more than thirty-four billion dollars to date.

On offer for you, there are different types of life Insurance

a. A selection of Individual Products

b. Life insurance packages

c. Life Insurance Calculators

d. Life Insurance White Paper

e. Including Universal Life, Contin UL, Contin UL Extend Plus, Elite ULsm

f. Term or permanent Insurance

g. Insurance Terms Glossary

You are able to customize with flexible features that can aid your financial plan and other options for death benefit cover, that is very affordable and comes with guarantees that provide the security that you need for necessary peace of mind.

Knowledge that there are

a. Guaranteed death benefits

b. Guaranteed access and cash value

Among the many products on offer, there is Accidental Death Benefit that gives an amount of as much as $200,000 as an additional benefit if the insured's death proves to be through an accident.

Children's term insurance benefit is available for dependent children who are under twenty-five years of age.

A spouse or other insured Rider providing level term insurance up to twice of the base policy's death benefit on the insured member's spouse.

Providing a terminal Illness rider accelerated death benefit, when an insurer has a medical

diagnosis that an illness is terminal.

Should the insured become totally disabled, there is a waiver of the Monthly Deduction Rider for amounts of up to Five million dollars.

Partial Withdrawals and Loans

Should there be partial withdrawals or loans on the policy, the death benefit and the cash value reduced and further, could end reducing the period of cover. The reduction of the specified amount is subject to the same guidelines and other restrictions that outlined in the policy package. The remaining death benefit amount must not be less than fifty thousand dollars.

The possibility exists that partial withdrawals from the policy is considered as regular savings and therefore taxable. It is advisable to consult a tax advisor for making certain whether your transaction does fall into a taxable bracket or whether it is exempt from tax.

Service Center Advice

Representatives are located at service centers throughout the country, and advice for your queries is available on-line, with eService, should you prefer. They are there especially to offer you help with any policy or contract needs, so do not hesitate to contact them as required.

The additional services available at service centers or on the web:

a. Individual health policies

b. Life insurance

c. Term packages

d. Universal life

e. Whole life

f. Annuities

g. Variable universal life

h. Long term care insurance

With so many different types of life insurance available for you, think carefully about those that are essential for the welfare of you and your family in the long term. If you are feeling unsure about which to opt for, chat to friends; find out which ones they think necessary, it will help you to make choices of your own. Life and life insurance are here to stay, so do not let yourself become an "also ran"!

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With so many different types of a american general life insurance Company available, lifeinsurancegroup.com provides information to help sort out any confusion.

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