

GUARANTEED ISSUE LIFE INSURANCE

Leave Blessings, No Burdens.

Nobody wants to be known as a person who didn't plan properly, especially when it comes to their finances. Guaranteed issue life insurance is a smart choice for people who would otherwise be unable to get traditional life insurance.

No medical exam. No health questions. Coverage for life.

Talk with a real person, seven days a week: **678-884-4653**

Aaron Polk and the Golden Shield Life Insurance team

KNOW THIS FIRST

What This Policy Does for You

Here is how it works, in plain words.

If an accident happens	Your family gets the **full amount**, starting on day one.
If you can no longer care for yourself	If you cannot do 2 of 6 daily tasks on your own (bathing, dressing, eating, using the toilet, moving from a bed or chair, or bladder control) or you have severe memory loss such as Alzheimer's, you can get back **everything you have paid**, up to one quarter of your coverage.
If a doctor says you have two years or less	If a doctor certifies a terminal illness expected to end your life within 24 months, you can receive **half of your coverage early**, while you are still living.
In the first two years	If you pass away from an illness, your family gets back **everything you paid, plus a little extra**.
After two years	Your family gets the **full amount**, no matter the cause.

The Good

- \+ You are accepted, even with health problems
- \+ No exam and no health questions
- \+ Your price never goes up
- \+ Accidents are covered in full from day one
- \+ Money while living for chronic or terminal illness
- \+ Coverage lasts your whole life

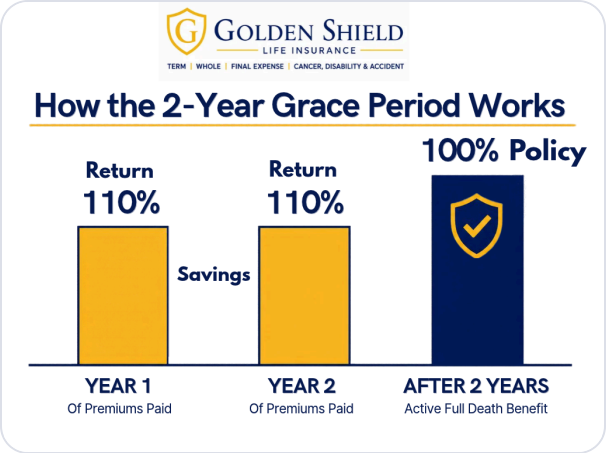
Good to Know

- – The full amount for illness starts after two years
- – It costs more than policies that ask health questions
- – Coverage amounts are smaller
- – Money you take early lowers what your family receives later
- – Not sold in every state
- – You need to keep paying to keep it

Our promise: if you can get a better deal with another policy, we will tell you first.

$20,000 ILLUSTRATION

Graded for Two Years & What To Expect For Your Family



In the first two years, illness pays back everything you paid plus 10%. Accidents pay the full amount from day one. After two years, any covered death pays the full amount.

Example: woman, age 65, $20,000 policy at $159.21 a month

She pays over two years	**$3,821.04**
Her family receives after two years	**$20,000.00**
Her family receives more than she paid	**$16,178.96**

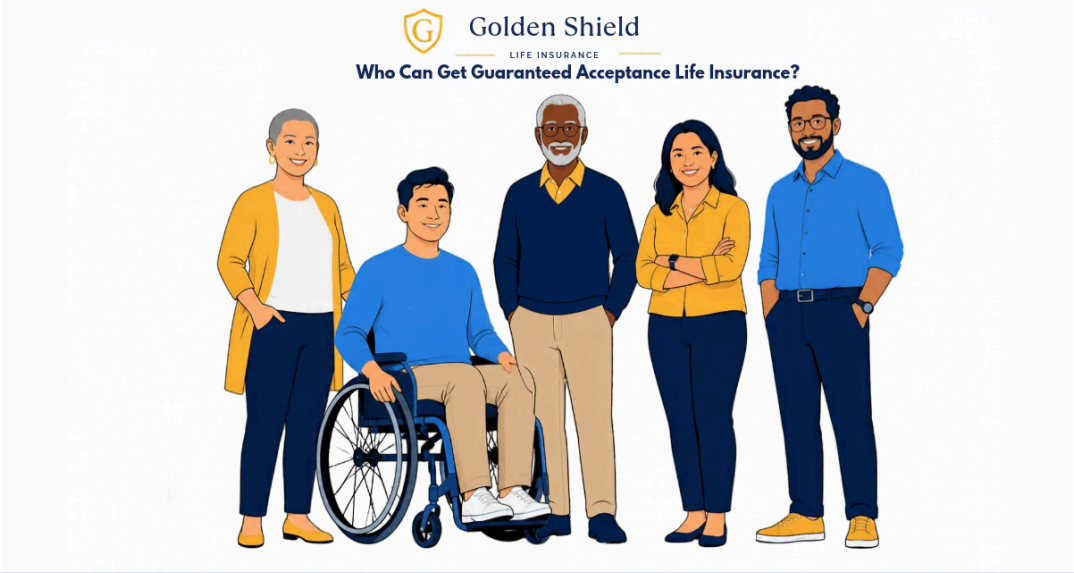
If this happens	Paid so far	Family receives	Beyond what was paid
Accident at month 6	**$955.26**	**$20,000.00**	**$19,044.74**
Illness at month 12	**$1,910.52**	**$2,101.57**	**$191.05**
Illness at month 24	**$3,821.04**	**$4,203.14**	**$382.10**
Any covered death after 24 months	**$3,821.04**	**$20,000.00**	**$16,178.96**
Terminal illness while living	**varies**	**$10,000.00 to you**	**Remaining benefit to family**

$20,000 at other ages: two years of payments and what your family could receive after

Age	Women			Men		
	Monthly	24 months	Beyond paid	Monthly	24 months	Beyond paid
50	$86.79	$2,082.96	$17,917.04	$119.70	$2,872.80	$17,127.20
60	$129.49	$3,107.76	$16,892.24	$162.51	$3,900.24	$16,099.76
70	$192.47	$4,619.28	$15,380.72	$253.35	$6,080.40	$13,919.60
80	$447.41	$10,737.84	$9,262.16	$452.90	$10,869.60	$9,130.40

START HERE

Who Can Get Guaranteed Issue Coverage



Guaranteed issue life insurance is permanent whole life coverage with no medical exam and no health questions. If you are between 50 and 80 and live where the policy is sold, you can get it, no matter your health.

You can qualify even if you have or live with:

- Cancer, past or present
- Heart conditions, stents, or a pacemaker
- Diabetes, including insulin
- Kidney disease or dialysis
- COPD or oxygen use
- A past stroke
- HIV or AIDS
- A disability or wheelchair use
- Many daily medications
- A past denial from another company

Your policy at a glance

Issue ages	**50 to 80**
Coverage	**$5,000 to $25,000**
Your price	**Fixed, never goes up**
Payments end	**At or before age 90**
Living benefits	**Included**
Application	**About 15 minutes**
Not sold in	**New York or Maine**

OUR RATES

Monthly Rates

Your rate is based on your age, whether you are a man or a woman, and how much coverage you choose. Your health is never part of the price.

Women

Age	$10,000	$15,000	$20,000	$25,000
50	$41.88	$61.81	$86.79	$107.98
60	$58.61	$86.91	$129.49	$161.36
70	$87.47	$130.20	$192.47	$240.09
80	$206.42	$308.62	$447.41	$558.76

Men

Age	$10,000	$15,000	$20,000	$25,000
50	$60.85	$90.27	$119.70	$149.12
60	$74.09	$110.14	$162.51	$202.64
70	$115.36	$172.04	$253.35	$316.19
80	$224.71	$336.07	$452.90	$565.62

Your rate is locked in. The rate you start with is the rate you keep. It does not go up as you get older or if your health changes.

Need more than $25,000? We can add a second policy from another insurance company for up to $20,000 more. Each policy has its own rate and its own two-year period.

WORKING WITH US

Our Services and What to Expect

1 We listen first

We learn what you want the coverage to do, such as final expenses, a debt, or a gift to family, and how much fits your monthly budget.

2 We compare your options

We check guaranteed issue alongside policies that ask health questions. If you qualify for a lower price or a full benefit from day one, we will tell you.

3 We apply together

The application takes about 15 minutes by phone, online, or in person. No exam and no health questions.

4 Your policy arrives

We walk through it with you: the benefit, the two-year period, your payment date, and your beneficiaries. You also get a free look period to review it, which varies by state.

5 We stay with you

Call us any time to update a beneficiary, change a payment date, review your coverage, or help your family when it is time to file a claim.

Have these ready

- Photo ID and date of birth
- Your address and phone number
- Beneficiary names and dates of birth
- Bank routing and account number for your monthly payment

Keep your coverage active

- Pay on time; automatic bank draft is easiest
- Tell your beneficiaries where your policy is kept
- Call us before you change banks or move

Ready to start? Call or text **678-884-4653** · goldenshieldlifeinsurance.com

ABOUT THE INSURANCE COMPANY

Why We Choose Corebridge

Golden Shield Life Insurance is independent, so we are not tied to one insurance company. For guaranteed issue coverage, we often recommend Corebridge Financial for these reasons.

1 Strong company behind your policy

Your policy is issued by American General Life Insurance Company, a Corebridge Financial company. As of April 8, 2026, it was rated A by A.M. Best, A+ by S&P, A+ by Fitch, and A2 by Moody's.

2 Living benefits included

Chronic and terminal illness benefits come with the policy at no extra premium.

3 Service we have seen firsthand

In our own client experience, Corebridge has been responsive, and we have seen living benefit claims handled quickly.

How our rates are set

The rates in this guide are Corebridge Guaranteed Issue Whole Life monthly rates from the company's December 7, 2024 rate schedule. Each rate includes a $24 yearly policy fee. Rates are set by your age and sex on the day your policy is issued, and they never increase after that. Montana uses one rate for men and women. Your final rate is confirmed by Corebridge when your policy is issued.

Important information

Golden Shield Life Insurance is an independent insurance agency, not an insurance company, and is not affiliated with or endorsed by Corebridge Financial. Corebridge Financial is a marketing name used by its member companies. The guaranteed issue whole life policy is issued by American General Life Insurance Company (AGL), Houston, TX, and is not approved in New York or Maine. Guarantees are backed by the claims-paying ability of the issuing insurer. During the first two years, death from illness pays 110% of premiums paid; in the event of suicide, premiums are refunded. Accidental death benefits are subject to the policy's exclusions. Living benefits reduce the death benefit when used; the terminal illness rider is not available in California, and the chronic illness rider is not available in California or the District of Columbia. Illustrations compare premiums paid to benefits for a covered death; premiums continue until the scheduled payment end date. We may be paid a commission by the insurance company; this does not change your price. Products, riders, and features vary by state, and policy terms, exclusions, and limitations apply. This guide is educational and is not legal, tax, or financial advice. Georgia Agency License 242517, NPN 21216745.