



Professional Athlete life insurance is designed for highly skilled and trained sports participants and teams who require a flexible and comprehensive life insurance program to meet their unique needs.

Guidelines for applications and inquiries on Professional Athletes

- All cases on individual or team athletes will be considered only on a facultative basis once our internal team or individual retention is exceeded.
- American General Life's maximum team coverage that will be retained is \$40 Million. This includes both personal and business coverage.
- A team roster and alpha search of all players is required and will be reviewed during the underwriting process.
- For Personal insurance, both Term and UL coverage is allowed. Contract length is not a factor. No compensation adjustment for personal insurance, but the team maximum of \$40Million does still apply as noted above.

Professional Sports Teams and Business Coverage

- Term insurance is not available for team/business policies.* UL policies are acceptable.
- Team/business coverage* will require a commission adjustment. The product and face amount details, along with other required details (below), are needed for exact determination of adjustment.
- For all inquiries, informal and formal applications where team or business coverage* is involved, please send an email with the following details to your Underwriting Team Manager:
 - Write "Professional Athlete Review" in the email subject line
 - Complete Team roster (including coaches and assistants)
 - Product and face amount
 - Current total line of coverage inforce, if known
 - Contract details including value and length of contract

* Please note: "Team/Business policies" includes team as policy owner, beneficiary or payor

Questions? Contact your Underwriting Team for more Professional Athlete life insurance information.

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