



Guaranteed Issue Whole Life Insurance (GIWL)

Not available in ME, NY & PA

Policies issued by American General Life Insurance Company ("AGL")

FOR FINANCIAL PROFESSIONAL USE ONLY-NOT FOR PUBLIC DISTRIBUTION

Reasons to Buy GIWL

- Client prefers not to take a medical exam
- Desire for permanent protection –
i.e., won't go away in 10, 15, or 20 years
- Client doesn't want to burden others with final expenses
- An additional, easy to get, modest legacy for loved ones
- Client living on fixed income who requires non fluctuating payments



GIWL Competitive Product

Guaranteed Issue – No medical questions

- Face Amounts: \$5,000 - \$25,000
- Ages 50-85 (age last birthday)

Graded Death Benefit Whole Life

- **Years 1-2:** 110% of premiums paid
- **Years 3+:** Full Face Amount
- **Accidental Death:** Full Face Amount

Unique Chronic Illness Acceleration Benefit at no additional cost (not available in CA & DC)

- Returns 100% of premiums paid, up to 25% of Face Amount
- No waiting period
- One-time lump sum payment when insured becomes chronically ill (2 out of 6 ADLs)

Terminal Illness Benefit Included (not available in CA)

- 25% of Death Benefit within 24 month life expectancy or less



GIWL Product Requirements

- Insured must be Owner
- Payor can be different than Insured
- Agents must be licensed in the applicant's state of residence, regardless of where the app is signed
- Social Security number will be required
- Only one policy per Owner/Insured in a twelve-month period
- Insured can get no more than \$25k total in guaranteed issue insurance from American General
- No replacement or conversion into this product allowed
- Payment options include bank draft, credit card, and social security debit card (for initial and recurring); able to set delayed billing and specify date.



GIWL Chargeback/Lapse Rules

- Chargebacks apply on death and lapse
 - Lapse (Year 1 only)
 - **Months 1-6:** unearned + 25% of earned commissions
 - **Months 7-12:** 0%
 - Death (Years 1-2)
 - **Year 1:** 100%
 - **Year 2:** 50%

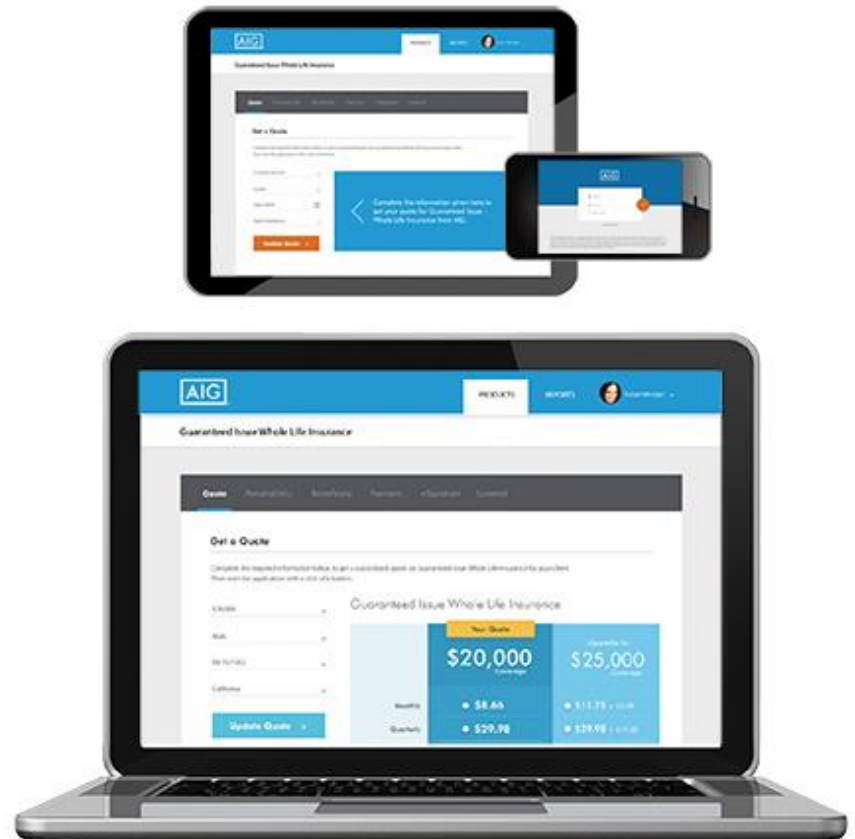


GIWL Technology Platform

Strategy and Process

Designed to enable a simple, straight-through electronic sales and application process

- Easy to use, responsive design – works on tablet and mobile devices
- Provides simple quoting with upsell suggestions
- Includes all forms, disclosures, etc., needed at point of sale
- Validates all information is correctly completed – no incomplete applications
- Validates payment information in real time helping agents maximize productivity
- Includes instant policy # & PDF of app for printing or emailing
- E-app must have 1st premium paid immediately



Self Registration – One Time Process

A white registration form is centered on the page. It contains two input fields: the top one is labeled 'Username' with a person icon to its left, and the bottom one is labeled 'Password' with an asterisk icon to its left. To the right of the form is a large orange circle containing a white right-pointing arrow.

[Forgot Password?](#) | [Register Agent](#)

© 2016 Policies issued by American General Life Insurance Company (AGL) except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life). Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state. Policy Form Numbers ICC15-15532, 15532 and 15532-5. Rider Numbers ICC15-15200, 15200-7, 15200-9, 15200-10, 15200-35, ICC15-15201, 15201-7, 15201-9, 15201-10, and 15201-35.



ePlatform Self-Registration Guide

Guaranteed Issue Whole Life (GIWL)

ePlatform Self-registration

Congratulations on getting one step closer to distributing American General Life Insurance Company's (AIG) GIWL final expense product. We encourage all our most valued distribution partners to take advantage of the ePlatform designed exclusively for use with GIWL.

In order to benefit from the speed of our straight-through electronic sales process – you'll find this simple registration process can be completed in as little as three steps.

STEP 1 Determine your status

Already appointed with AIG?

- If you have your agent number – skip to **Step 3**.
- Can't find your agent number – skip to **Step 2B**.

Not appointed with AIG?

- Start with **Step 1**.

STEP 2 Find your agent number, or have one assigned

A. Work with your agency or up-line to become appointed with AIG.

Once your appointment is complete, you'll receive an email from AIG with your "primary agent ID number" on it (this is separate from your actual "agent number" required for GIWL registration)

B. Go to <https://eStationsecure.americangeneral.com> and register with your primary agent ID number for our producer business resource center: eStation - if you have not done so previously.

- If you have previously registered for eStation, then simply **LOG IN**.
- For first-time users click **REGISTER**. Review this [Bulletin](#) for further assistance.

C. Once inside eStation, select "L&C" from the top horizontal menu and "Agent Lookup" from the resulting menu below.

D. You are now on the "Agent Lookup" page; look down to see a line titled "Agent #" and a drop-down list to the right of it.

- If there is only one agent number in that field, then that is the agent number you should register with in the GIWL platform; please proceed to step three.
- If there are multiple agent numbers in the drop down list, then you need to click on each and review the results until you find one that matches the "Hierarchy" (up-line) you will sell GIWL through. Make sure your GIWL agency shows in the IMO line.

E. Unsure you found the correct agent number? Validate it by looking under the **Contract Information** section at the **Commission Level** field.

- The third character of your "Commission Level" should display a letter: #J#J###. If it does not, then you need to select a different agent number.
- Confident you chose the correct agent number originally, but there was **NOT** a letter in the appropriate spot? Contact your agency and have a letter added to your Commission Level.

2B

2C

2D

2E

- E. If you receive an error message regarding your agent code, please try another agent code, refer to Step 2 above to be sure you have the correct code, or contact your agency to validate your appointment.
- F. Once your profile is complete, return to your GIWL login page. You will be required to login using the user name and password you just established.

3C

3D

Contact your agency or up-line for assistance.
Contact the AIG sales desk at: 1-800-677-3311

Policy Form Numbers ICC15-15532, 15532; Rider Form Numbers, ICC15-15201, financial obligations of insurance products and is a member of American International of the issuing insurance company. AIG does not solicit business in the state of New York by way of state.

DISTRIBUTION



Self Registration – One Time Process

AIG

- New User Registration

First Name
Test

Last Name
Agent

Phone Number
615-749-1172

Email Address
test.agent@test.com

Agent Code
4Q79Y

User Name
testagent

New Password

NOTE: Password must be at least 6 characters including a digit, a lower case, an upper case and a special character.

Confirm Password

Cancel

Create

AIG

Self Registration – One Time Process

AIG

- New User Registration

First Name

Test

Phone Num

615-749

Agent Code

4Q79Y

User Name

testage

New Passw

NOTE: Pl

an uppe

Confirm P



New User Registration

- The agent code you entered cannot be verified. Please enter a valid agent code.

OK

Cancel

Create

AIG

Self Registration – One Time Process

AIG

- New User Registration

First Name
Test

Phone Num
615-745

Agent Cod
4Q79Y

User Name
testage

New Passw

NOTE: Pl
an uppe

Confirm P

Register User

You have successfully registered. Press the "OK" button to login to your new account.

OK

Cancel

Create

AIG

Landing Page

AIG Quote Forms James Jones ▾

GIWL Support


Guaranteed Issue Whole Life Insurance

Guaranteed Issue Whole Life Insurance from American General Life Insurance Company is a simple and affordable life insurance policy designed to help cover expenses like medical bills, credit card debt or funeral costs, and can help protect your loved ones from future financial burdens.


With Guaranteed Issue Whole Life Insurance, if you're age 50-85, you can't be turned down for health reasons, and you can receive permanent life insurance without having to qualify for coverage based on your health. The benefits from this guaranteed issue whole life insurance can lend a helping hand for your loved ones during a difficult time.

Hassle-Free Whole life Insurance Coverage

- Guaranteed Acceptance
- No Medical Exam
- Up to \$25,000* in Coverage
- Living Benefits are Included - at NO EXTRA COST (Subject to state approval)
 - Chronic Illness
 - Terminal Illness
- Guaranteed Level Premiums
- Developed for Ages 50-85



GIWL Quote Process

QuoteFormsJohn Agent ▾

Guaranteed Issue Whole Life Insurance

Quote Personal Info Beneficiary Payment Consent Complete

Get a Quote

Complete the required information below to get a customized quote on Guaranteed Issue Whole Life Insurance for your client. Then start the application with a click of a button.

Coverage Amount
\$20,000 ▾

Gender
Male ▾

Date of Birth
09/07/1966 📅


State
Tennessee ▾

[GET A QUOTE >](#)

Complete the information given here to get your quote for Guaranteed Issue Whole Life Insurance.



GIWL Quote Process

Quote Forms John Agent ▾

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Coverage Amount
\$20,000

Gender
Male

Date of Birth
08/05/1966

State
Tennessee

[UPDATE QUOTE >](#)

 Policies Issued by American General Life Insurance Company

Guaranteed Issue Whole Life Insurance

	Quote	Upgrade to:
	\$20,000 Coverage	\$25,000 Coverage
Monthly	● \$101.85	● \$126.81
Quarterly	● \$305.30	● \$380.13
Semi-Annual	● \$610.60	● \$760.25
Annually	● \$1,221.20	● \$1,520.50

[START APPLICATION >](#)



Application Process Options

There are two ways to complete an application:

- Paper Forms – Can be printed out, filled out by hand and sent to NAA
- Electronic Order Entry – Filled out online with instant submission and, in most cases, instant processing (voice signature is NOT available)

Paper Application Process














Download Application Packet

AIG Quote Forms James Jones ▾

GIWL Support

Select state to display state specific forms

Tennessee ▾

 Transmittal Form (75.1 KB)	 (75.1 KB)
 Application (2,206.1 KB)	 (2,206.1 KB)
 Patriot Act Disclosure (86.3 KB)	 (86.3 KB)
 Summary and Disclosure Notice for Accelerated Death Benefits (21.5 KB)	 (21.5 KB)
 Credit Card Auth (70.5 KB)	 (70.5 KB)
 Bank Draft Auth (88.6 KB)	 (88.6 KB)



DOWNLOAD APPLICATION PACKET



In order to View/Print the forms listed, you will need a PDF viewer like Adobe Reader. If Adobe Reader is not installed on your computer, you can download a copy from the Adobe website.

* The total amount of all AGL Guaranteed Issue Whole Life Insurance policies on any person cannot exceed \$25,000 in the aggregate.



Application Packet

Fax Completed New Business App Packet and Transmittal Form to 1-855-612-9959

AIG

**Guarantee Issue Whole Life
Transmittal Form
New Application
Tennessee Version**

GUARANTEE ISSUE WHOLE LIFE - NEW APPLICATION

Policy Number _____	Applicant Name _____	DOB _____
Agency Number _____	Agency Name <u>AIG Group</u>	
Agent/Service Number <u>4Q79Y</u>	Agent Name <u>John Agent</u>	

CONTACT INFORMATION FOR CASE FOLLOW UP

Name: _____
Phone: _____ ext: _____
Fax: _____
E-mail: _____

ePOLICY DELIVERY INSTRUCTIONS

ePolicy Delivery (Deliver this policy electronically to the policy owner email address on the application)
*policy owner email address must be provided on application.


FORMS CHECKLIST - Always submit unless otherwise indicated

<input type="checkbox"/>	Transmittal Form	
<input type="checkbox"/>	Application	
<input type="checkbox"/>	Patriot Act Disclosure	Leave with applicant
<input type="checkbox"/>	Summary and Disclosure Notice for Accelerated Death	Leave with applicant
<input type="checkbox"/>	Other: _____	
<input type="checkbox"/>	Other: _____	
<input type="checkbox"/>	Other: _____	

PAYMENT OPTIONS - Submit one of the following forms:

<input type="checkbox"/>	Credit Card Auth
<input type="checkbox"/>	Bank Draft Auth

AIGLW071-044L-TN





Application Packet

Fax Completed New Business App Packet and Transmittal Form to 1-855-612-9959

AIG

**Guarantee Issue Whole Life
Transmittal Form
New Application**
Tennessee Version

GUARANTEE ISSUE WHOLE LIFE - NEW APPLICATION

FORMS CHECKLIST - Always submit unless otherwise indicated

Policy

Transmittal Form

Agenc

Application

Agent

Patriot Act Disclosure

Leave with applicant

Summary and Disclosure Notice for Accelerated Death

Leave with applicant

Other: _____

Other: _____

Other: _____

PAYMENT OPTIONS - Submit one of the following forms:

Credit Card Auth

Bank Draft Auth

Scan app to manager or NAA, DO NOT FAX APP TO AIG





Application for Individual Guaranteed Issue Whole Life Insurance Graded Death Benefit

American General Life Insurance Company, 2727-A Allen Parkway, Houston, TX, 77019
A member of American International Group, Inc. (AIG)

PART 1: TELL US ABOUT YOURSELF

First Name _____ Middle Initial _____ Last Name _____
Home Street Address _____
City _____ State _____
Date of Birth _____ Place of Birth (State/Country) _____
Primary Phone _____ Alternate Phone _____
Gender: Male Female Social Security Number _____
E-mail Address _____

Are you a United States citizen or do you have Permanent Legal Resident (Green Card) status? Yes No

PART 2: TELL US ABOUT THE COVERAGE YOU ARE REQUESTING

What amount of insurance are you applying for?
Amount of Life Insurance: \$ _____ (from \$5,000-\$25,000)
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

If "Yes", please complete: Company Name _____
Face Amount _____ Month/Year Issued _____

Beneficiary Designation: Who do you want the insurance proceeds to go to? (If more than one beneficiary is designated, proceeds will be divided equally unless you indicate a share.)

Beneficiary #	Beneficiary Name (please print)	Relationship to You	%Share
Beneficiary #1	_____	_____	_____
Beneficiary #2	_____	_____	_____

PART 3: HOW WILL YOU PAY FOR COVERAGE?

How often do you want to pay?
 Annually Semi-annually Quarterly Monthly
Your premium amount for the payment frequency selected above is: \$ _____

How will you pay? (check one)
 Bank Draft (Complete Bank Draft Authorization)
 Credit Card (Complete Credit Card Authorization)
 Bill me Directly (Monthly premium frequency not available with this payment method)
 Other (please explain) _____

All prescreening is to be done by the agent to ensure all information is correctly submitted.

No = Ineligible – Do not send to AIG

Yes = Ineligible – Do not send to AIG

Bank draft or credit card is required for this product.



GIWL Paper Application

No = Ineligible –
Do not send to AIG

Who will pay for your coverage?

(Complete only if the person paying for this policy is someone other than you)

First Name _____ Middle Initial _____ Last Name _____

Home Street Address _____ Gender: Male Female

City _____ State _____ Zip _____

Date of Birth _____ Relationship to You _____

Is the Premium Payor a United States citizen or does the Premium Payor have Permanent Legal Resident (Green Card) status? Yes No

(If "Bank Draft" or "Credit Card" is not the chosen form of payment, then also complete the Payor authorization form)

Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law.

I agree that:

- To the best of my knowledge and belief, all statements in this application for life insurance are true and complete.
- My statements in this application and any amendment(s) are the basis of any policy issued.
- I understand that no insurance will take effect until a policy is delivered to me and the full first premium due is paid.
- I have not previously applied for this product in the last 12 months.
- I understand that the total combined amount of all American General Life Insurance Company guaranteed issue whole life insurance benefits on my life cannot exceed \$25,000.

Signature of Proposed Insured _____ Date _____

James Jones

4Q79Y

8/26/2016 12:45:42 PM

Process Flow

- Get Quote
- Download Forms for correct state
- Complete Forms with Applicant
- Prescreen forms for completeness and product eligibility
- Send completed app & forms to NAA
- Upon receipt at AG
 - Forms will be reviewed for completeness
 - Policy will be data entered and issued
- Get Paid



Online Application Process eSignature

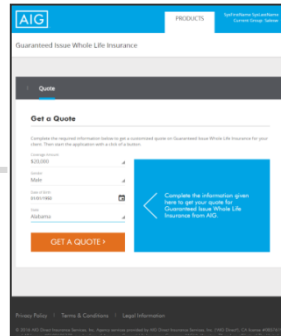


Electronic Process Flow

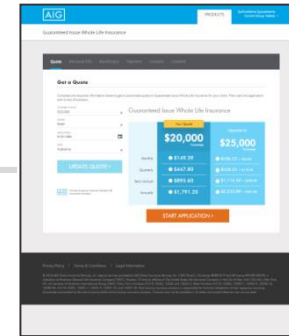
1 Agent Login



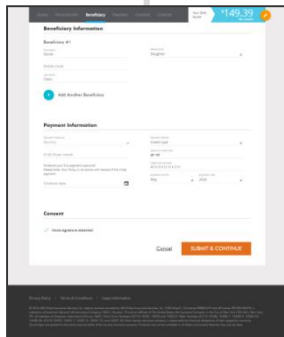
2 Prepare Quote



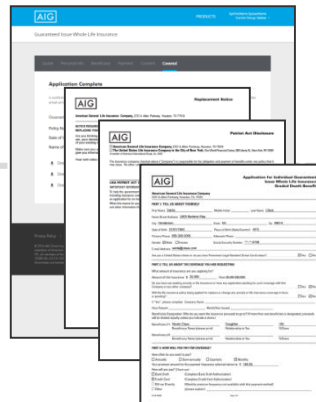
3 Obtain Quote



4 Fill Out Application



5 Download Completed Application Copy



Get Paid!



GIWL Online Application Process



Quote

Forms

James Jones ▾

GIWL Support



Guaranteed Issue Whole Life Insurance

Guaranteed Issue Whole Life Insurance from American General Life Insurance Company is a simple and affordable life insurance policy designed to help cover expenses like medical bills, credit card debt or funeral costs, and can help protect your loved ones from future financial burdens.


With Guaranteed Issue Whole Life Insurance, if you're age 50-85, you can't be turned down for health reasons, and you can receive permanent life insurance without having to qualify for coverage based on your health. The benefits from this guaranteed issue whole life insurance can lend a helping hand for your loved ones during a difficult time.

Hassle-Free Whole life Insurance Coverage

- Guaranteed Acceptance
- No Medical Exam
- Up to \$25,000* in Coverage
- Living Benefits are Included - at NO EXTRA COST (Subject to state approval)
 - Chronic Illness
 - Terminal Illness
- Guaranteed Level Premiums
- Developed for Ages 50-85



GIWL Online Application Process

QuoteFormsJohn Agent ▾

Guaranteed Issue Whole Life Insurance

Quote Personal Info Beneficiary Payment Consent Complete

Get a Quote

Complete the required information below to get a customized quote on Guaranteed Issue Whole Life Insurance for your client. Then start the application with a click of a button.

Coverage Amount
\$20,000 ▾

Gender
Male ▾

Date of Birth
09/07/1966 📅

State
Tennessee ▾

[GET A QUOTE >](#)

Complete the information given here to get your quote for Guaranteed Issue Whole Life Insurance.

GIWL Online Application Process

AIG Quote Forms John Agent

Guaranteed Issue Whole Life Insurance

Quote Personal Info Beneficiary Payment Consent Complete

Get a Quote

Complete the required information below to get a customized quote on Guaranteed Issue Whole Life Insurance for your client. Then start the application with a click of a button.

Coverage Amount
\$20,000

Gender
Male

Date of Birth
08/05/1966

State
Tennessee

UPDATE QUOTE >

AIG Policies Issued by American General Life Insurance Company

Guaranteed Issue Whole Life Insurance

	Quote	Upgrade to:
	\$20,000 Coverage	\$25,000 Coverage
Monthly	● \$101.85	● \$126.81
Quarterly	● \$305.30	● \$380.13
Semi-Annual	● \$610.60	● \$760.25
Annually	● \$1,221.20	● \$1,520.50

START APPLICATION >



GIWL Online Application Process

Quote Personal Info Beneficiary Payment **Consent** Complete

Your GIWL
Quote

\$126.81
Per month



Disclaimers & Disclosures

You must read the following statements to the customer at this time:

Saved Applications - James Jones

Get Quote

Select a client name below to continue the application for Guaranteed Issue Whole Life Insurance, or click the "Get Quote" button to start a new quote and application.

Search Client Name

Reset



10

Please enter search keyword. Search results will be shown in below grid in few seconds automatically

CLIENT NAME	COVERAGE	PREMIUM	STARTED	LAST ACTIVITY	DAYS OPEN
Jarrod Retzloff	7000	\$36.95 per month	8/26/2016	8/26/2016 - 10:19 AM	3
Test Client	25000	\$126.81 per month	8/30/2016	8/30/2016 - 8:55 AM	0



Showing 1 to 2 of 2 entries

DocuSign eSignature



SAVE

SUBMIT & CONTINUE

GIWL Online Application Process

Done! Select Finish to send the completed document. FINISH OTHER ACTIONS ▾

Cardholder Name (exactly as it appears on the card): Test Client

Social Security Number: ***.**-9999

Cardholder Billing Address: 2000 American General Way
Brentwood, TN, 37027

Credit Card Number: *****1111 Expiration Date: 05/2021

Card Type: American Express® MasterCard® Visa®

Premium Amount: \$126.81


Payment frequency of ongoing premium payments:
 Annual Semi-annual Quarterly Monthly

By signing below, I, Test Client, authorize American General Life Insurance Company or The United States Life Insurance Company in the City of New York (the "Company") or its representative to charge my debit/credit card for the amount indicated above on a recurring basis as premiums become due.

I understand and agree that this transaction is subject to the acceptance by, and the terms and conditions of, the credit card company/bank indicated. I also understand this Authorization is not a part of the policy/contract of insurance, and that if premiums are not paid within the applicable grace period, the coverage will lapse. I further understand and agree that the Company shall incur no liability if the bank/credit card company dishonors any amount charged under this Authorization. I also agree that this Authorization may be terminated at any time and for any reason by either myself or the Company upon notice to the other party. Upon termination of this Authorization, the Company will bill me directly for any premium amount due.

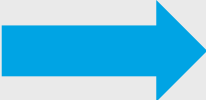
I understand that I will be provided with confirmation of the recurring charge amount ; however, the initial charge to my account will include all currently due and past due premiums.

Signature Required - Signature Applied, on Account:

X  Date: 09/12/2016

AGLC106288-GWL

AIG-Life-Insurance-Application.pdf 3 of 3

 FINISH



GIWL Online Application Process

Quote Personal Info Beneficiary Payment **Consent** Complete

Your GIWL
Quote

\$126.81
Per month



Confirmation

You must read the follow statement to the customer at this time:

And finally, I need to confirm that:

1. To the best of your knowledge and belief, all statements on your application for life insurance are true and complete
2. You understand that no insurance will take effect until your policy is delivered to you and the first full premium due is paid
3. You have not previously applied for this product in the last 12 months
4. You understand that the combined amount of all American General Life Insurance Company Guaranteed Issue Whole Life Insurance benefits on your life cannot exceed \$25,000

You will be [mailed or emailed] to you. You may also access your policy online. You may need to check your Spam or junk email folder for the link. You can also make changes to your policy online, such as an address or beneficiary change.

Do you agree?

(Must get affirmative "Yes")

I have read the above statements to the applicant.

CONTINUE



GIWL Online Application Process

The screenshot displays the AIG online application process for Guaranteed Issue Whole Life Insurance. The top navigation bar includes the AIG logo, 'Quote', 'Forms', and 'James Jones' with a dropdown arrow. The main heading is 'Guaranteed Issue Whole Life Insurance'. Below this is a progress bar with steps: 'Quote', 'Personal Info', 'Beneficiary', 'Payment', 'Consent', and 'Complete' (highlighted). The 'Application Complete' section features a 'New Quote' button. The application details are as follows:

Policy Number:	DC2CY08568
Date of Application:	09/09/2016 02:00:00 CDT (-5:00)
Name of the Issuer:	American General Life Insurance Company

Below the details, there are three download links for PDF versions of the completed application, the Patriot Act Disclosure, and the Summary and Disclosure Notice for Accelerated Death Benefits.

- Download a PDF version of the completed application.
- Download a PDF version of the Patriot Act Disclosure.
- Download a PDF version of the Summary and Disclosure Notice for Accelerated Death Benefits.

Important Information

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers ICC15-15532, 15-15532; Rider Form Numbers, ICC15-15201, 15-15201, ICC15-200, 15-200. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG).

Guarantees are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state.

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Bring on tomorrow[®]

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries.. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_LatestNews | LinkedIn: <http://www.linkedin.com/company/aig>

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

FOR FINANCIAL PROFESSIONAL USE ONLY – NOT FOR PUBLIC DISTRIBUTION

