

# 10-10-10

## SAMPLE ILLUSTRATIONS

### Have you heard about the popular 10-10-10 concept?

An advantage of combining our competitively priced GUL product along with our Lifetime Income Solution (LIS), the 'use-it-for-anything-you-want' ABR.

- Check out the 10-10-10 concept [here!](#)
- Find additional age and underwriting class combinations in the tables below.
- Find the one that makes sense for your client.

Or, call us for help running an illustration:

**(800) 677-3311**

**\$1 MILLION DEATH BENEFIT • INCLUDES 2% AAS (OUR CHRONIC ILLNESS ABR)!**

### MALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$20,350.07	55	76%	\$240,000.00
40	\$21,159.27	60	69%	\$310,000.00
45	\$23,366.43	65	65%	\$350,000.00
50	\$28,112.95	70	67%	\$330,000.00
55	\$34,285.88	75	69%	\$310,000.00
60	\$42,332.19	80	67%	\$330,000.00
65	\$55,659.59	85	56%	\$440,000.00

### FEMALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$18,384.57	55	69%	\$310,000.00
40	\$18,876.86	60	61%	\$390,000.00
45	\$21,048.42	65	59%	\$410,000.00
50	\$25,345.67	70	61%	\$390,000.00
55	\$28,674.90	75	58%	\$420,000.00
60	\$38,050.81	80	60%	\$400,000.00
65	\$49,847.49	85	50%	\$500,000.00

### MALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$15,091.82	55	56%	\$440,000.00
40	\$17,338.77	60	56%	\$440,000.00
45	\$19,962.16	65	56%	\$440,000.00
50	\$23,885.39	70	57%	\$430,000.00
55	\$27,589.01	75	56%	\$440,000.00
60	\$35,698.34	80	56%	\$440,000.00
65	\$47,463.64	85	48%	\$520,000.00

### FEMALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$13,433.52	55	50%	\$500,000.00
40	\$15,109.94	60	49%	\$510,000.00
45	\$17,489.12	65	49%	\$510,000.00
50	\$21,233.43	70	51%	\$490,000.00
55	\$24,448.42	75	49%	\$510,000.00
60	\$32,680.33	80	52%	\$480,000.00
65	\$44,211.62	85	45%	\$550,000.00



Policies issued by American General Life Insurance Company, AIG member company. Guarantees are backed by the claims-paying ability of the issuing insurance company.

WHAT IF... YOU COULD **KNOCK OUT three BIRDS WITH one? STONE?**



One policy can help with life insurance, chronic illness coverage and retirement income.

## The 10-10-10 Plan!

What if you could buy permanent life insurance, guaranteed to age 100 WITH a chronic illness benefit where you can:

- Pay premiums for 10 YEARS;
- Wait for 10 YEARS; and
- Get your money back over 10 YEARS – as a supplemental retirement benefit.



**FULL Return of Premium GUARANTEED Over 10 Years**

For this brochure to be complete for California residents, they must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

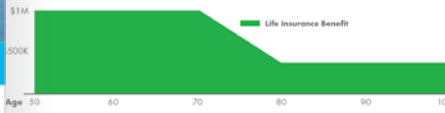
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Page 1 of 2

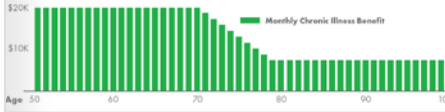
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Click here to check out the original 10-10-10 concept

**LIFE INSURANCE BENEFIT**  
\$1,000,000 to age 70; then it steps down to \$430,000 by age 80 and continues to age 100. **Guaranteed!**



**CHRONIC ILLNESS BENEFIT**  
While several options are available, George chooses to provide 2% of the life insurance coverage as a monthly chronic illness benefit – starting at \$20,000/month during his earning years. The benefit then steps down to \$8,400/month during retirement. **Guaranteed!**



Talk to your Financial Professional about getting your own 10-10-10 Plan with Secure Lifetime GUL 3!

NOT COVERED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE AND NOT BE CREDITED UNLESS GUARANTEED | NOT THE FINAL POLICY | INURED

Example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value by. Restrictions and limitations apply. Assuming the expiration, all numbers have been rounded. The Secure Lifetime GUL 3 product solution is based on an illustration for a 50-year-old male, 1000 with premiums paid for 10 years and death benefit guaranteed to age 100. The policy included 100% Accelerated Access Solution rider coverage (benefit and Lifestyle Income Solution rider coverage which provided approximately \$1,000 monthly withdrawal benefits (\$24,000 annually) for 10 years to age 70.

Benefits limited to the \$5 Per Day in effect at the time of claim.  
Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N and 15442NU. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features or rates may vary by state.  
There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state.  
Guarantees are backed by the claims-paying ability of AGL and US Life. They are not backed by the broker-dealer and/or insurance agency from which this policy is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of AGL. California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547) © 2017 AIG. All rights reserved.

AGLC10477 REV04/17

Page 2 of 2

108793



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