



Policies issued by American General Life Insurance Company and United States Life Insurance Company, AIG member companies.

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

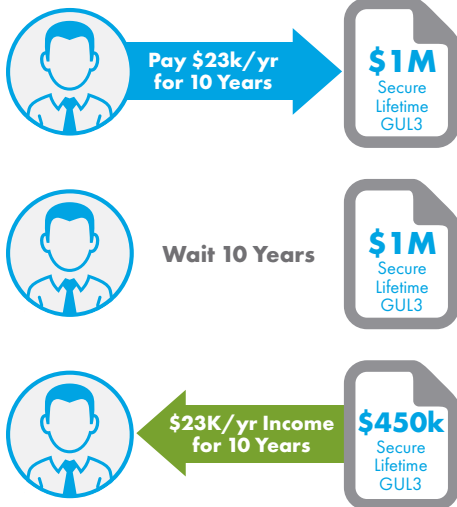


One policy can help with life insurance, and retirement income.

The 10-10-10 Plan!

What if you could buy permanent life insurance, guaranteed to age 100 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**

BACKGROUND

While term insurance is the most popular form of life insurance policy – mostly because it's inexpensive up front – it only provides temporary coverage. For longer term (permanent) needs, there are a variety of choices – with one of the most secure and economical options being Guaranteed Universal Life (GUL). Often, GUL is a 'no frills' policy – offering few additional benefits. But, the Secure Lifetime GUL 3 provides innovative extras!

PROBLEM

Let's look at a hypothetical example. George is 50 years old and looking for \$1,000,000 of coverage for his family. He wants to provide life insurance for his spouse well into retirement, but sees that need dropping as he approaches the latter retirement years.

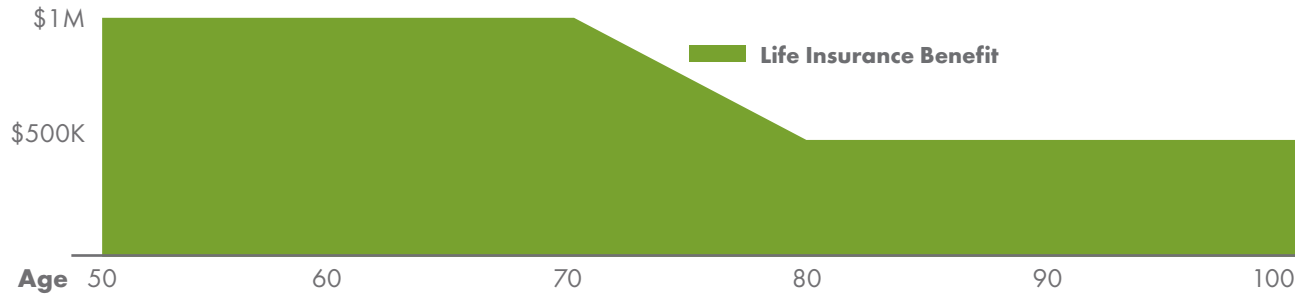
SOLUTION: THE 10-10-10 PLAN²

He pays \$23K/yr for 10 years. Then, he pays nothing for 10 years. Then he takes \$23K/yr out of the policy for 10 years (tax free!) using a unique feature of this policy – The Lifestyle Income Solution! This withdrawal of \$23k / year for 10 years from the policy will reduce the amount of life insurance coverage to \$450,000.

LIFE INSURANCE BENEFIT

\$1,000,000 to age 70; then it steps down to \$450,000 by age 80 and continues to age 100.

Guaranteed!



¹ This hypothetical 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 of any specific Policy. Restrictions and limitations apply.

² For the purpose of easing the explanation, all numbers have been rounded. The Secure Lifetime GUL 3 product solution is based on an illustration dated 06/12/2017 for a 50-year-old male, preferred non-tobacco with premiums paid for 10 years and death benefit guaranteed to age 100. The policy included the approximately \$23,000 of Lifestyle Income Solution rider, beginning at age 70.

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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).

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