

# 10-10-10 w/o Chronic Illness Rider

## SAMPLE ILLUSTRATIONS

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

For those that don't need LTC or chronic illness coverage, now you can kill two birds with one stone offering the guarantees of Secure Lifetime GUL along with our Lifestyle Income Solution (LIS), the 'use-it-for-anything-you-want' ABR.

- Check out the 10-10-10 without chronic illness 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

#### MALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$19,013.92	55	71%	\$290,000.00
40	\$19,525.08	60	63%	\$370,000.00
45	\$22,097.82	65	62%	\$380,000.00
50	\$27,231.79	70	65%	\$350,000.00
55	\$32,473.10	75	65%	\$350,000.00
60	\$40,618.25	80	64%	\$360,000.00
65	\$53,565.70	85	54%	\$460,000.00

#### FEMALE, STANDARD, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$16,567.85	55	62%	\$380,000.00
40	\$16,971.09	60	55%	\$450,000.00
45	\$19,288.58	65	54%	\$460,000.00
50	\$23,358.78	70	56%	\$440,000.00
55	\$26,215.45	75	53%	\$470,000.00
60	\$35,615.67	80	56%	\$440,000.00
65	\$45,375.45	85	46%	\$540,000.00


#### MALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$13,597.92	55	51%	\$490,000.00
40	\$15,745.15	60	51%	\$490,000.00
45	\$18,526.62	65	52%	\$480,000.00
50	\$22,721.52	70	55%	\$450,000.00
55	\$26,172.78	75	53%	\$470,000.00
60	\$34,421.24	80	54%	\$460,000.00
65	\$43,776.97	85	44%	\$560,000.00

#### FEMALE, PREFERRED, NON-TOBACCO

Age	Annual Premium	LIS Start Age	LIS %	Residual Death Benefit
35	\$11,472.52	55	43%	\$570,000.00
40	\$13,143.59	60	43%	\$570,000.00
45	\$15,421.54	65	43%	\$570,000.00
50	\$19,222.91	70	46%	\$540,000.00
55	\$22,190.40	75	45%	\$550,000.00
60	\$29,412.82	80	46%	\$540,000.00
65	\$37,699.47	85	38%	\$620,000.00

# Click here to check out the 10-10-10 w/LIS only concept



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.


**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 PLAN<sup>2</sup>**  
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.

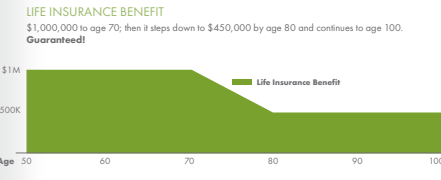
**FULL Return of Premium GUARANTEED Over 10 Years**

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**10-10-10 with GUL and Longevity Rider**

**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!**



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 other policy. Restrictions and limitations apply.

Assuming 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 preferred non-tobacco with premiums paid for 10 years and death benefit guaranteed to age 100. The policy included the approximately \$23,000 of solution rider, beginning at age 70.

American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 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 15442NU 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).

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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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