Policies issued by American General Life Insurance Company (AGL), Houston, TX, and the United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG)

Protect to 100 with the best of both worlds

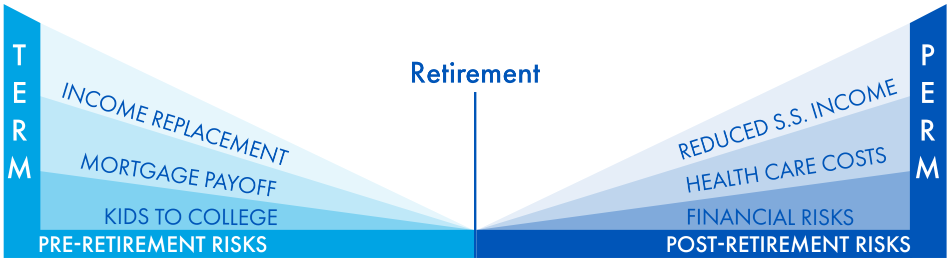
Term/GUL Combo

Meet your life insurance needs for today and tomorrow while staying within your budget.

Background

Americans may face several financial risks before retirement. These risks tend to get smaller over time and can usually be alleviated with **term insurance.**

As we get older, a few other risks emerge, and they tend to become more daunting over time. **Permanent insurance** can help to alleviate these risks. See the below chart and consider this financial risk spectrum:



Scenario

A financially savvy 37-year-old millennial is seeking life insurance. His needs analysis suggests that he requires $1,000,000 of death benefit protection to ensure that his kids have funding for college, the mortgage gets paid off, and his income can be replaced until his retirement. He understands a permanent policy could also help prepare against retirement risk with cash value and living benefits, but it might not meet his budget. Purchasing a permanent policy for the entire $1,000,000 will cost more than $8,800 annually while a term policy is much less. How does he satisfy the needs of today and tomorrow while staying within budget?

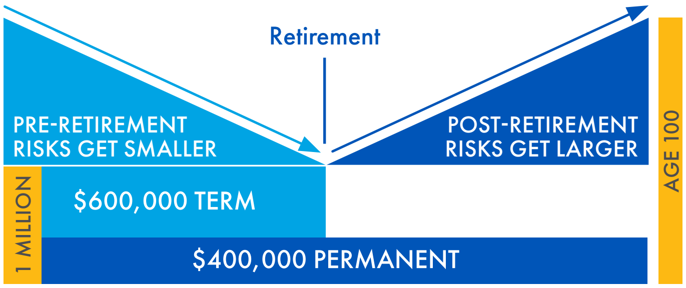
To learn more contact:

First Last Name
Phone 1 (cell)
Phone 2
Email Address
License # if required

One Possible Solution

Protect to age 100 with a two-policy solution: Our 37-year-old male decides to combine a Term policy for inexpensive death benefit protection and a GUL policy for protection to age 100 with much desired chronic illness protection.

- **Policy 1:** To cover his long-term financial exposures, he can purchase a permanent Secure Lifetime GUL 3 policy with an optional chronic illness rider, Accelerated Access Solution®, guaranteeing $400,000 of death benefit coverage to age 100 along with chronic illness benefits.
- **Policy 2:** Now, with $400,000 of his required death benefit covered by the Secure Lifetime GUL 3 policy, all he needs to do is make up the difference ($600,000) with a 28-year Select-A-Term (SAT) policy.



This solution provides a combination of short-term coverage for his pre-retirement needs, and permanent coverage for his lifetime needs, all for an annual premium of just $5,070. When structured this way, no premium payments are required during his retirement years, but the permanent coverage lasts to age 100.

While the term policy is designed to expire at age 65, when his short-term concerns are behind him, the term policy can be converted to a permanent policy any time prior to age 65 to bolster his retirement protection.

Our Term Solution - Select-a-Term

Select-a-Term is based on two simple ideas, that your policy death benefit is:

- For the amount you need, and
- For the length of time you need it.

Select-a-Term also offers full convertibility to a permanent life insurance policy up to the end of the policy's duration or the insured's attainment of age 70.

Our GUL Solution - Secure Lifetime GUL 3

Guaranteed death benefit to age 100 and innovative flexibility:

- Guaranteed premium to fit your budget
- Guaranteed cash values that can be accessed for emergencies[1]
- Return of Premium available in Years 20 or 25[2]

If you encounter a qualifying chronic illness, Accelerated Access Solution can provide income-tax-free access to the death benefits.

The Term/GUL Combo is based on an illustration for a 37 year-old male, preferred non-tobacco with premiums paid on a 28 year Select-a-Term policy and a Secure Lifetime GUL 3 (GUL) policy. The $400k GUL policy death benefit is guaranteed to age 100, solving for annual premium to age 65. Rates are current as of 3/29/2018.

[1] Allowed after the 5th policy year; a partial withdrawal of the cash value will result in a proportional reduction of accumulation value, specified amount, and Continuation Guarantee account values.

[2] Receive 50% of paid premium in year 20 and 100% of paid premium in year 25; up to 40% of face amount.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, and is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker, and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days, or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Federal Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

AIG®

Policies issued by American General Life Insurance Company (AGL), Houston, TX. Policy form numbers 15442, ICC15-15442, ICC16-16901, 16901, 13239, ICC13-13239; rider form numbers 15972, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 15990, ICC15-15990 except in New York, where issued by the United States Life Insurance Company in the City of New York (US Life), Policy Form Number 15442N, 15442NU, 16901N Rev0518 and 16900N Rev0518. Rider form numbers 17600N. Guarantees are backed by the claims paying ability of the issuing insurance company. AGL does not solicit business in New York. Products may not be available in all states and product features may vary by state. State variations may apply. Please refer to the policy for complete details. There may be a charge for each rider selected. See rider for details regarding the benefit descriptions, limitations and exclusions.