

2 Policies Are Better Than 1

SALES IDEA

Policies: **Secure Lifetime GUL 3 + AG Select-a-Term®**

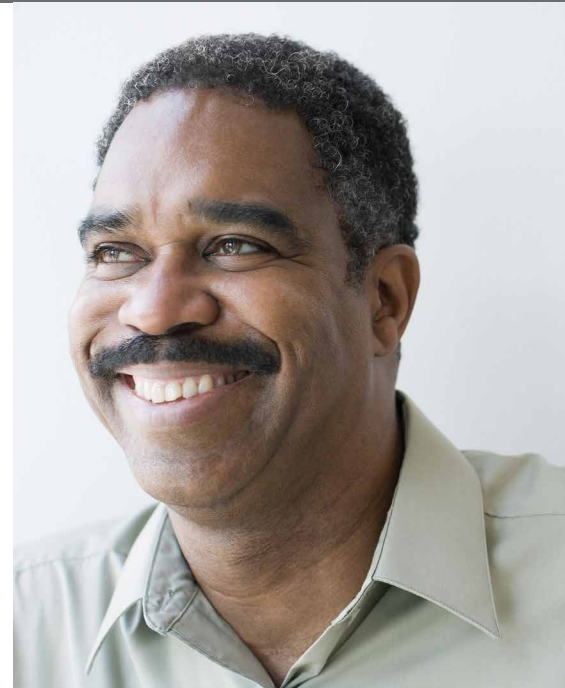
Objective: **Maximize working years coverage with ROP and remaining LTC coverage in retirement**

During the working years, this two policy solution delivers higher death benefit coverage when you most need it for replacing income for loved ones while offering coverage for chronic illness needs through the Accelerated Access Solution® (AAS) Rider.

At retirement, when income replacement death benefit needs are not as great, the Lifestyle Income Solution® (LIS) will return ALL PREMIUMS PAID on BOTH the AG Select-A-Term and the Secure Lifetime GUL 3 policy over a 10 year period. Your clients pay a premium near or equivalent to an ROP term policy and like ROP 30 year term, receive all premiums paid back. Unlike ROP Term, there is a meaningful death benefit and chronic illness coverage remaining.

EXAMPLE

George, age 55, is preferred NT and has a \$5M insurance policy need but he probably won't need \$5M indefinitely. He would prefer to not pay premiums during his retirement years and would like an option of turning his life policy into positive cash flow. Using the Lifestyle Income Solution (LIS) Rider, here is what would be presented assuming that the Secure Lifetime policy is paid up at age 75.



2 POLICY SOLUTION ^{1,2}		
\$2M Secure Lifetime GUL 3	Asset Protector Premium	\$35,361
\$3M 20 yr SAT	20 yr Term Premium	\$9,934
	Total Annual Premium	\$45,295
	X 20 Years	\$905,900
	LIS @ 75, Age 76-85	\$907,500
Receive back all "guaranteed" paid premium and still have Remaining DB		\$200,000

George can access up to \$16,667³ per month of chronic illness benefit for 12 months or maintain the \$200,000 death benefit.

SUMMARY

With a two policy solution George would pay a little more per year versus an ROP term but he would recoup all of his premium expenses over a 10 year period.



Life Insurance with **Optionality**[®]
Your needs. Your choices. Your way.

TO LEARN MORE CONTACT:

¹ This supplemental illustration must be preceded or accompanied by a basic illustration for the product described in this material. Please see the basic illustration regarding guaranteed and nonguaranteed elements of the policy, including surrender values, accumulation values, loans, withdrawals, death benefits and other important information.
² SAT Premium rate current as of 10/22/2015; rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level.
³ This assumes an increase in the IRS maximum per diem amount, since currently that would only allow \$9,900 per month.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

Policies issued by American General Life Insurance Company (AGL). Policy form numbers 15442, ICC15-15442, 13239, ICC13-13239, 09007N; rider form numbers 15972, 13600, ICC13-13600, 15990, ICC15-15990. Policy Form Numbers 07007, ICC10-07007 except in New York, where issued by the United States Life Insurance Company in the City of New York (US Life), Policy Form Number 09007N. 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 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.

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Example provided in this material is a hypothetical representations for illustrative purposes only.