



## How about more for less?

With a Value+ Protector policy you get an attractive death benefit guarantee and substantially more cash value for a lower premium.



**Lower IUL  
Premiums  
can Deliver:**

**Similar Guarantees  
to GUL**

**More Cash  
Value than GUL**

### Background

GUL offers many benefits including strong guarantees. However, it does have some limitations:

- Limited liquidity or flexibility
- Limited (if any) cash accumulation
- Designed primarily for death benefits

Value+ Protector IUL offers a strong guaranteed death benefit like traditional GUL products while also providing flexibility and meaningful cash accumulation. Many families know they need life insurance, but also know they need more money saved for retirement. Is one better for you?

### Scenario

- Meet Jason; 50-years old; married; two kids; needs \$500k of permanent life coverage
- Likes the security of a Guaranteed Universal Life (GUL) policy, but not the limited cash value
- Likes potential for supplemental retirement income from Index Universal Life (IUL)
  - There may be shorter guarantees than in GUL but cash value can potentially offset the difference in guarantee.

### GUL and IUL Solutions

Jason’s financial professional offers two solutions for consideration. Solution 1 offers a guaranteed death benefit but requires a higher monthly premium. Solution 2 provides similar guarantees and upside market potential while also potentially offering more liquidity.



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).

## SOLUTION 1:

### \$500K Guaranteed UL— Secure Lifetime GUL 3

A monthly premium of \$447 provides:

- Guaranteed insurance coverage until age 105
- Partial withdrawal capability – if Jason has built up some cash value in his policy and his needs change, he could withdraw some funds from his policy. It's important to note that this would result in a proportional reduction of accumulation value and death benefit. His advisor also explains there is often less cash value in the policy for retirement needs compared to an IUL
- Return of Premium – if needs change, Jason could also receive some or all of his paid premiums back at year 20 or 25<sup>4</sup>

## SOLUTION 2:

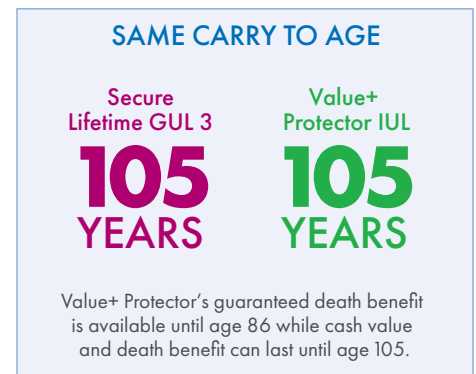
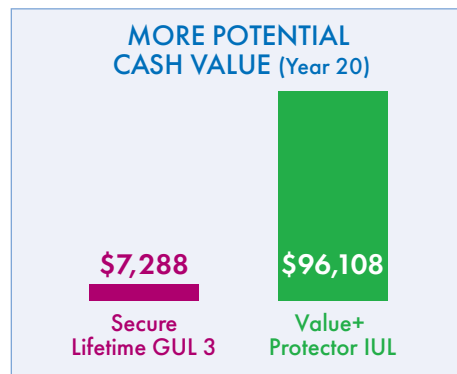
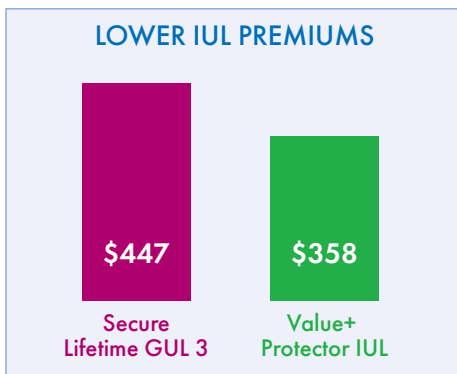
### \$500K Protection IUL— Value+ Protector

A monthly premium of \$358 provides:

- Tax-advantaged cash accumulation with 4 index strategies to choose from. Enjoy upside market potential without downside market risk.
- Guaranteed death benefit coverage until age 86
- Non-guaranteed death benefit coverage and cash value that can last until age 105 if funded correctly
- Strong Index Performance liquidity feature allows for withdrawal of excess cash value, after 20 years or at age 85, with no decrease in the death benefit or guarantees, if certain conditions are met<sup>1,2,3</sup>

## Compare the solutions

Issue age 50, male preferred non-tobacco, \$500k death benefit, solve for premium to guarantee GUL to age 105, full pay. Solving for premium on IUL run at 6.09% illustrated rate, the guaranteed death benefit coverage is available until age 86 while cash value and death benefit coverage can last until age 105.



## Summary

Jason wanted the most out of his insurance program and with the lower premium on the Value+ Protector he is getting a better value at a lower cost.

Which do you think he chose?

<sup>1</sup> Option election dates are at the end of the 20th policy year (for issue ages 0-64) and the later of age 85 or the end of the 5th policy year (for all issue ages).

<sup>2</sup> Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.

<sup>3</sup> Policy cash surrender value must exceed benchmark assumptions due to strong index performance.

<sup>4</sup> 50% in year 20, 100% in year 25, capped at 40% of the policy's lowest specified amount.

## FOR MORE INFORMATION

For additional details please visit  
[RetireStronger.com](http://RetireStronger.com)



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