

2 Policies Are Better Than 1

SALES IDEA

Policies: **2 AG Secure Survivor GUL II** Objective: **Reduce Risk of Over Coverage**

A need for \$10M of survivorship coverage today may look different tomorrow based on changes in estate tax, financial issues, or any other number of issues that may require you to reduce your total coverage. Today, AG Secure Survivor GUL II with 100% Return of Premium (ROP) in year 15 offers your client the flexibility to deal with change.

EXAMPLE

Ernest, a 65 year old male and Sandra, a 60 year old female are both standard non-tobacco classes. They currently have a \$10M insurance need that would cost \$123,597 per year for a single policy guaranteed to age 105

2 SECURE SURVIVOR POLICIES SOLUTION ¹		
Policy 1	Age 105 Premium	\$61,867
Policy 2	Age 105 Premium	\$61,867
Total Annual Premium		\$123,734
Policy 1	Surrender ROP In Year 15	\$928,008
Policy 2	Single Pay in Year 16 to Maintain Age 105 Guarantee	\$740,000
Remaining ROP		\$188,000
Death Benefit Yrs 16+		\$5,000,000

SUMMARY

There are fixed portions of the premium to each policy but on this plan they're minimal. The total cost of owning two policies, in this example, went up by \$137 or only 0.11%. Now, in year 15, your client can surrender one of the \$5M policies and receive the \$928K Return of Premium (ROP). If the choice is made to no longer pay premiums on the remaining \$5M policy the policy holder would just need to pay \$740K as a lump sum which would still leave them with \$188K of ROP and no future premiums due.



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

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.

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.



TO LEARN MORE CONTACT:

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