



VALUE+ PROTECTOR

Open additional features and flexibility based on funding patterns

HELP YOUR CLIENTS CHOOSE A FUNDING PATTERN THAT BEST FITS THEIR BUDGET AND NEEDS.

The flexibility and access to cash features offered with the Value+ Protector make the product attractive for multiple funding patterns.

Paying the benchmark premium provides a guaranteed death benefit to age 85 with attractive cash value to carry the policy to maturity. If you decide to fund the policy at a higher level, you open up additional access to cash features, provide greater flexibility, and more cash accumulation potential.

SEE HOW THIS ILLUSTRATES:

Illustration details:

- Male 50, Preferred Non-Tobacco - \$500,000 Death Benefit - 6.09% illustrated rate

	LOW PREMIUM	MID PREMIUM	HIGH PREMIUM
Annual Premium	\$4,405	\$4,905	\$5,405
Initial Death Benefit	\$500,000	\$500,000	\$500,000
Cash Surrender Value Age 85	\$226,995	\$310,000	\$393,006
Guarantee Duration	Age 85	Age 90	Age 98
Carry Duration	Life of Insured	Life of Insured	Life of Insured
Strong Index Performance - Age 85 ^{1,2}	\$29,012	\$37,037	\$45,063
Excess Funding Year 20 ³	N/A	\$10,000	\$20,000

The higher premiums paid into Value+ Protector can grow cash value and extend the built-in guarantee. What's better, Value+ Protector has attractive cash access features that allow you take additional premium paid into the policy or excess cash value without reducing death benefit or even no changes to guarantee period!

Help your clients choose a funding pattern that best fits their budget and needs.

By paying a premium higher than the benchmark premium into Value+ Protector the policy can provide:

- Extended guaranteed death benefit duration
- Higher cash accumulation
- Potential cash access from Strong Index Performance feature¹
- Possible Paid-Up Additions from Strong Index Performance feature²
- Opportunity to use Excess Funding Feature³



Policies issued by American General Life Insurance Company

1 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).
 2 Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.
 3 Option election dates are at the end of the 20th policy year for issue ages 0-64 or the later of age 85 or the end of the 5th policy year for issue ages 65-85.

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