

Asset Protector

Life Insurance You Don't
Have to Die to Use



Which will happen to you?

**Die too
soon**

Americans may face several financial risks before and during retirement. Earlier in life there are 3 major risks, but these risks tend to get smaller over time:

- Income replacement due to the loss of a primary breadwinner
- The cost of college savings for children
- Paying off the mortgage

**Live too
long**

As we get older, a few other risks emerge, and they tend to become more daunting over time:

- Financial risks...the possibility of outliving your retirement income, interest rates, stock market, rising tax rates, home repairs, etc.
- Rising costs of health care
- Potential reduction of social security income due to the loss of a spouse

**Get sick
along the way**

The three pre-retirement risks can usually be alleviated with term insurance. The three post-retirement risks often cannot be adequately taken care of with term insurance. Permanent insurance, such as universal or index life, may be a better fit. Whether you are pre-retirement, transitioning into retirement, or solidly in your retirement years, any of three these could happen.

Solutions for all 3

**Permanent Life
Insurance**

Die too soon

**Lifestyle Income
Solution[®]**

Live too long

**Accelerated
Access Solution[®]**

Get sick along the way

In recognition of these occurrences, we created **Asset Protector** which consists of 2 living benefit riders: **Lifestyle Income Solution (LIS)** to address living too long, and **Accelerated Access Solution (AAS)**, a chronic illness rider for getting sick.¹ The **Asset Protector** riders are available on the **Secure Lifetime GUL 3** and the **Value+ Protector** life insurance policies. This combination of riders on these life insurance policies help provide the financial safety net to help get through all three scenarios.



Policies issued by American General Life Insurance Company, AIG member company.

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¹ There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

For this flyer to be complete for California residents, they must be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547)

How can you protect against risk in pre and post retirement?

The graphic below summarizes some potential risks Americans face before and during retirement. At the core of your asset protection, you have life insurance, but life insurance is capable of protecting much more than your mortality... By adding longevity and chronic illness riders to your life insurance, it can help provide protection if you out live your assets or get sick along the way.

Life Insurance Policies provide protection for:

- Pre-retirement income replacement
- Paying off any outstanding mortgage balance
- Providing college funding for your children
- And, during retirement, the life insurance benefit can provide funding to replace reduced Social Security income due to the loss of a spouse.

Longevity Riders (LIS) can help provide protection against a multitude of financial risks over an extended lifetime:

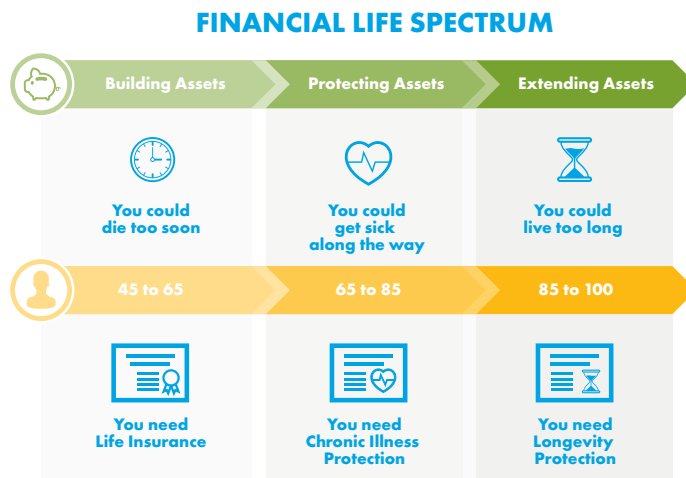
- Market corrections and poor investment performance
- Living longer than expected
- Didn't save enough
- Tax rate increases
- Low interest rates
- Reduced Social Security income if 1 spouse dies (life insurance benefit protects 1 spouse, LIS protects other spouse)
- Health care costs (unrelated to chronic illnesses)
- Unexpected home repairs
- Financial help for children and grandchildren

Chronic Illness Riders (AAS) can help offset the high costs of any expenses* which may include the following:

- Long term care
- Rehabilitative therapy
- Prescription drugs
- Nursing homes
- Assisted living
- Specialized care

*This is not a restricted list

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Together these 3 coverages provide an attractive package of protection against a broad array of financial risks that are prevalent during retirement. We are the only company to provide protection from all of these risks in one financial product. . . life insurance.



Life Insurance You Don't Have to Die to Use
Learn more at RetireStronger.com

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