

Looking for life insurance with flexibility and guarantees to meet your needs?

Do you know  
the power of  
**Optionality**®?

Our unique product features offer flexibility – the ability to use your life insurance benefits while you are still living.

**Life insurance  
you don't have  
to die to use.**



### **Problem: The need to access cash or adjust coverage without losing guarantees**

Tony, 65, wants long-term life insurance protection so that his wife is taken care of should he die early in retirement, but he also wants flexibility to access cash value should he need it in the future. Because one day his coverage needs may change, he's also interested in the ability to reduce his death benefit amount.

### **Solution: Access to funds in case of emergency**

Tony purchases AG Secure Lifetime GUL® II, a flexible premium, adjustable life insurance policy.

- If Tony were to have an emergency need for cash when his other assets were unavailable, he would have the flexibility to access the guaranteed cash value accumulation.
- If Tony dies without any withdrawals, the proceeds of the AG Secure Lifetime GUL II policy will provide \$1,000,000 in death benefit coverage.

More information contact:



# Optionality in action

Tony has the peace of mind that in later years, if he needs access to cash value or wants to reduce his amount of coverage, he has the flexibility to withdraw from the policy without losing guarantees. He will still be able to maintain the policy with proportionally reduced premiums, cash value accumulation, and death benefit.

- A \$1,000,000 policy with planned annual premiums of \$21,018<sup>1</sup>.
- At 85, if he withdrew approximately 50 percent of the policy's cash value (\$77,182), he would be able to maintain a \$500,000<sup>2</sup> guaranteed death benefit to age 121.
- At the same time, his annual premiums would be reduced approximately in half (\$10,569).

*Hypothetical example-not an actual case.*

<sup>1</sup> Quoted values based on male, issue age 65, Preferred Non-Tobacco, \$1,000,000 level death benefit guaranteed to age 121. Quote dated 09/23/2013 in the state of Texas.

<sup>2</sup> The reduction in specified amount will be subject to the same guidelines and restrictions as outlined in the policy. The resulting remaining death benefit amount must be no less than \$50,000.

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