



Looking for life insurance that offers a death benefit and debt protection?

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: Guard against future debt burdens without risk of losing death benefit protection

Matt (53) and Ginger (50) have finally found their dream retirement home. Until his planned retirement at age 68, Matt and Ginger will be making payments on both their current residence and their new retirement home. If something were to happen to Matt, he wants a solid plan to make certain Ginger is able to manage the expenses on their new home. Secure Lifetime GUL 3 enables Matt and Ginger to build a plan with optionality: the combination of guarantees and flexibility that will match their need now, yet adapt to changing circumstances in the future.

Solution: A policy that can change to meet your needs

Matt purchases Secure Lifetime GUL 3, a flexible premium, adjustable life insurance policy.

- Matt purchases a \$500,000 policy with an annual premium of \$8,725¹ to his planned retirement at age 68, naming Ginger as the beneficiary.
- When Matt reaches retirement, and ceases to pay premiums, his policy's guaranteed death benefit continues to age 105.
- The policy's guaranteed cash value accumulation can be accessed should Matt have a need for cash in his later years.

Optionality in action

- By age 78, the Secure Lifetime GUL 3 policy will have guaranteed cash value of \$36,363 which can be accessed if necessary.
- If the need arises, money can be withdrawn from the policy and the adjusted death benefit remains guaranteed.
- If Matt dies, the tax-free proceeds of the Secure Lifetime GUL 3 policy are sufficient for Ginger to pay off the debt on both the current home and the retirement home, and provide for other expense.

Matt has the peace of mind that Ginger will not be burdened with heavy debt should something happen to him. He also knows that he has the flexibility to access cash values in the future, if necessary, without risk of losing long-term protection.

The example presented is a hypothetical representation for illustrative purposes only.

¹ Quoted values based on male, issue age 53, Preferred Plus, \$500,000 level death benefit guaranteed to age 105. Quote dated 9/27/16 for the state of Texas.



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

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All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Matt and Ginger purchase policy



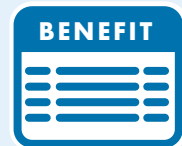
Optionality[®]



Guaranteed cash value accumulation



Guaranteed cash value accumulation access, if needed



Matt knows that if something happens to him, Ginger can use the death benefit for mortgage and expenses

