

# Looking for life insurance with added security for your family?

Do you know  
the power of  
**Optionality<sup>®</sup>**?

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:** Provide security and flexibility for a special needs dependent.

Eric (45) and Cindy (42) Parker are in good health, with a 7-year-old autistic daughter, Taylor. Caring for Taylor is a commitment that may last well beyond their lifetime, so they need long-term, guaranteed life insurance protection. Their financial professional recommends a universal life insurance policy to ensure Taylor's care. They are particularly interested in the optionality features of the policy: flexible death benefit guarantees, guaranteed cash value accumulation, and guaranteed access to funds.

For more information contact:

**Solution:** A policy to protect the whole family

Under this agreement, two Secure Lifetime GUL 3 policies are purchased.

- Eric and Cindy each purchase Secure Lifetime GUL 3 policy, with a guarantee that lasts to age 105.
- Eric purchases a \$1,000,000 policy with an annual premium of \$7,384.<sup>1</sup>
- Cindy purchases a \$250,000 policy with a premium of \$1,400.<sup>2</sup>
- The Parkers establish a trust for the benefit of Taylor, in the event that both parents die prematurely.



Policies issued by American General Life Insurance Company, member of American International Group, Inc. (AIG)

## Optionality in action

The Parkers collectively purchased \$1,250,000 of guaranteed death benefit protection, so if either Eric or Cindy die unexpectedly, the Secure Lifetime GUL 3 policy will allow the survivor to receive the funds necessary to care for Taylor. They also have the comfort knowing that:

- Guaranteed cash value accumulation can be accessed if the need arises, resulting in an adjusted guaranteed death benefit and guaranteed premium.
- For example, at year 40 (Eric age 85, and Cindy age 82), the two policies have a combined cash value of \$175,237.

Income from the trust will continue for Taylor's life after both parents pass away.

*Not an actual case, and is a hypothetical representation for illustrative purposes only.*

<sup>1</sup> Quoted values based on male, issue age 45, Preferred Non-Tobacco, \$1,000,000 level death benefit guaranteed until age 105. Quote dated 9/28/2016 for the state of Texas.

<sup>2</sup> Quoted values based on female, issue age 42, Preferred Plus, \$250,000 level death benefit guaranteed until age 105. Quote dated 9/28/2016 for the state of Texas.

Note: This is only an example illustrated case of the universal life insurance product mentioned 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.

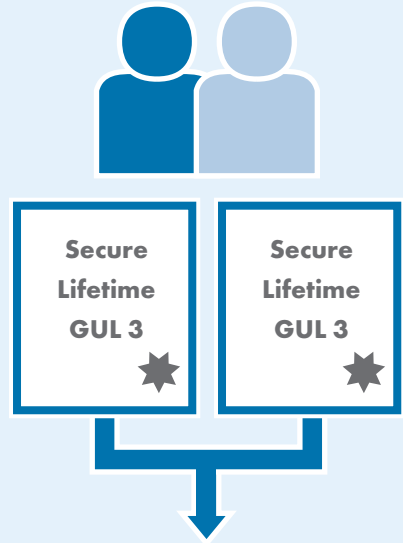


Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 15600, ICC15-15600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. AGL does not solicit business in the state of New York. Products may not be available in all states and product features may vary by state. 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.

California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

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Eric & Cindy purchase policies



**Optionality**®

↳ \$1,250,000 of guaranteed death benefit protection for the family



↳ Access to guaranteed cash value accumulation if needed



↳ Income from the trust for Taylor will continue even after both parents pass away

