

Life insurance you don't have to die to use



Live Longer. Retire Stronger.

Living benefit options provide the ability to turn your life insurance contract into an income stream to handle the unexpected.



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

Will you have enough MONEY for retirement?

The importance of having access to your death benefit while living is highlighted by some staggering statistics.



61% of Americans surveyed said they are more scared of outliving their retirement than they are of death.

THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.

Most Americans may be spending 20+ years in retirement.



SOCIAL SECURITY ADMINISTRATION DATA



50% of households are at risk — their standard of living may decline in retirement.

[HTTP://CRR.BC.EDU/BRIEFS/WILL-THE-REBOUND-IN-EQUITIES-AND-HOUSING-SAVE-RETIREMENT](http://crr.bc.edu/briefs/will-the-rebound-in-equities-and-housing-save-retirement)

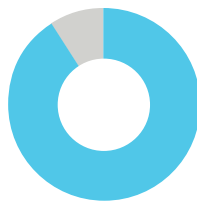
Can you handle life's UNEXPECTED financial expenses?



70% of respondents believe their adult children will need financial assistance.

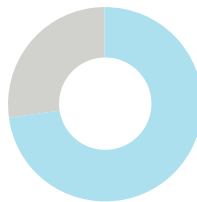
THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.

What if you get SICK?



About 91% of older adults have a least one chronic condition, and 73% have at least two.

NATIONAL COUNCIL ON AGING
(WWW.NCOA.ORG/IMPROVE-HEALTH/CENTER-FOR-HEALTHY-AGING/CHRONIC-DISEASE)



73% of respondents to a recent survey say serious health problems are their major worry about living to 100.

THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.

What if you live a lot LONGER in retirement than originally planned?



1 out of every four 65 year olds will live past the age of 90.



1 out of ten 65 year olds will live past the age of 98.

SOCIAL SECURITY ADMINISTRATION DATA



41% retired earlier than planned due to a personal health problem.

THE 2Q11 SUNAMERICA RETIREMENT RE-SET™ STUDY CONDUCTED BY HARRIS INTERACTIVE SURVEYED A NATIONAL SAMPLE OF ADULTS AGE 55+.

The conversation around retirement and aging has changed.

People are living longer and retiring stronger with more diverse lives than ever before. Age is just a number. In fact, 80 has even been coined the 'new 60'¹ and for many Americans, their second half of life is long and rich with experience including perhaps a second career, new hobbies, travel plans or spending time with family. In some cases, these experiences are not always planned, like facing unexpected financial situations such as supporting adult children or parents, market changes, an illness or even an untimely death. Traditional life insurance with standard death benefit protection is no longer enough.

Did you know you can retire stronger with living benefit solutions?

When looking at your retirement plan, the biggest concern is usually the unexpected. In addition to the positive benefits of living a long retirement, what if you outlive your retirement funds? Or alternatively, what if you are forced to retire earlier than planned, need to take care of a family member, get sick, or the market drops? Flexibility in your life insurance policy to access and use your death benefit as an income stream in the event of illness or for any other reason later in your retirement is more important than ever. Life insurance benefits – while living!

"I may not be able to afford the retirement I want because I will be providing for my kids' and granddaughter's future."

- Preretiree, SunAmerica Retirement Reset Study focus group²



With this coverage in place, you may feel more comfortable using more retirement funds to supplement your lifestyle earlier in retirement, when there is more that you want to do.

This is truly 'life insurance you don't have to die to use'.

Retirement Life Stages

Being able to retire when desired is a top concern across all family categories, age categories and income brackets. Americans can now expect to live up to 20-40 years in retirement, through all kinds of circumstances. For many, employer sponsored plans and IRAs will not be enough to provide sufficient retirement income. Running out of funds for whatever reason is top of mind. **61% of Americans surveyed said they were more afraid of outliving their assets than they were of death.**²

When looking at retirement planning, you can view it as a life-long process with four distinct phases and key considerations at each phase. For example, transitioning into retirement poses one of the most crucial times in your financial life. Some decisions made in the 5-10 year timeframe before and immediately following retirement may be irrevocable. Understanding more about each phase can help you better prepare for your financial future.

PREPARE

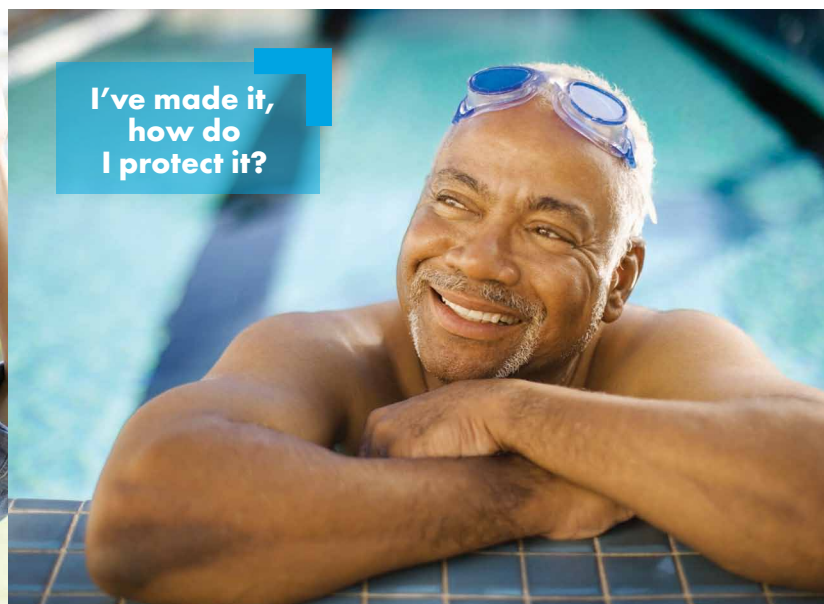
Preparing for retirement may start for some in their 20's and 30's and for others much later. Key considerations may be:

- Developing an accumulation plan and goals
- Dedicating funds towards retirement and not using them for unexpected expenses
- Developing strategies to 'pay yourself first'

TRANSITION

Regardless of age, **Transitioning into retirement** is a very important phase in your retirement planning life cycle. Key considerations may be:

- Unplanned expenses taking care of children and/or aging parents
- Developing a retirement income plan taking into account risk tolerance and timing
- Becoming a money manager of your own plan



61% of Americans surveyed said they were more afraid of outliving their assets than they were of death.²

LIVING

Congratulations! You are **Living in retirement**. Now the challenge is to navigate varying circumstances and stick to your planned income stream. Key considerations may be:

- Fear of outliving retirement assets due to unexpected expenses or illness
- Unexpected early retirees need to fund longer retirement
- Downsizing/rightsizing and geographic relocation (near children/grandchildren)

LEGACY

Leaving a legacy is important to many Americans. If you want to transfer your estate to your family or charitable organization, it is wise to minimize taxes along the way for those involved in your estate.¹⁰ Key considerations may be:

- Determining amount and tax-optimized strategies for wealth transfer
- Asset distribution – trust & will development
- Charitable giving



I'm living it!
How do I make
sure it lasts?



I've made a
difference!

Protection for the best of times and worst of times

We are changing the way you think about and use life insurance – our flexibility allows you to use your life insurance in many different ways, and in circumstances you may have never thought possible. This is life insurance you don't have to die to use.

Find out how life insurance can help you protect your assets. Speak to your American General representative today or visit RetireStronger.com.



- 1 UBS Investor Watch, 4Q 2013, '80 is the new 60'
- 2 The SunAmerica Retirement Re-SetSM Study 2Q11 US public opinion poll was conducted by Harris Interactive via telephone interviews with a national sample of 1,001 adults age 55+ representative of general population by income, ethnicity, geography and gender.
- 3 National Council on Aging: <http://www.ncoa.org/improve-health/center-for-healthy-aging/chronic-disease/>
- 4 American Heart Association, Heart Disease and Stroke Statistics — 2013 Update
- 5 American Heart Association, Heart Disease and Stroke Statistics — 2011 Update
- 6 American Heart Association, Heart Disease and Stroke Statistics — 2013 Update
- 7 American Heart Association, Heart Disease and Stroke Statistics — 2010 Update
- 8 Fidelity Benefits Consulting study
- 9 State of the Insured Retirement Industry: 2012 Recap and a 2013 Outlook, Insured Retirement Institute
- 10 Policy owners and prospective Policy owners should consult a qualified estate planner.

Policies issued by: American General Life Insurance Company (AGL), 2727-A Allen Parkway, Houston, Texas 77019. The underwriting risks, financial and contractual obligations and support functions associated with the products issued by AGL are the issuing insurer's responsibility. Guarantees are subject to the claims-paying ability of the issuing insurance company. Investments in variable life insurance are subject to market risk, including loss of principal. AGL does not solicit business in the state of New York. Policies and riders not available in all states. AGL is a member company of American International Group Inc., (AIG). AIG does not underwrite any policy described herein. ©2014. All rights reserved. AGLC107551