

# Help clients Retire Stronger with "Retirement Insurance"



Americans are concerned about their ability to live their preferred lifestyle in retirement. Life insurance can now provide the protection clients never knew they always wanted to help them Retire Stronger! Life insurance you don't have to die to use provides this new form of "Retirement Insurance".

## Clients fear they will outlive their retirement savings

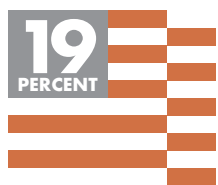


**61% of Americans**

surveyed said they are more scared of **outliving their retirement** than they are of death.<sup>1</sup>

**48% of Americans**

ages 45-70 have **no financial plans** in place to protect themselves against outliving their assets and the rising cost of healthcare should they live longer than expected.<sup>2</sup>



Only about

**19% of Americans**

can claim a pension in retirement—most of them are in the government sector.<sup>5</sup>

**401(k)**

Average 401(k) balance for Baby Boomers is \$126,900.<sup>4</sup>



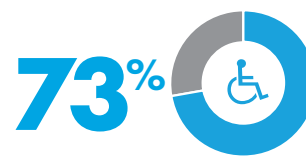
## Longer retirement periods increase demands for financial assets



Most Americans may be spending **20+ years in retirement.**<sup>3</sup>



**retired earlier than planned** due to a personal health problem.<sup>1</sup>



of survey respondents cite major **healthcare problems** as their primary concern about living to age 100.<sup>1</sup>

One permanent life insurance policy now covers your clients in three situations:

- **an untimely death**
- **a chronic illness**
- **outliving retirement funds**

The Asset Protector package of riders can provide them with unparalleled financial security and flexibility. No other life insurance product can do what **Asset Protector** can do!

**Give your clients what they need**

Secure Lifetime GUL 3  
+ Asset Protector

= **Retirement Insurance**

# Get started today!

## Turn Key Program:

(Click to download resources)



1. Visit "[Making the Sale](#)" page of [RetireStronger.com](#) for a step-by-step online training program to learn how you can provide value to your client's and address some of their biggest concerns.



2. Contact your American General Life representative to set up an Asset Protector training webinar today and remember to check [RetireStronger.com](#) for continually updated materials.



3. Email your clients/prospects fillable infographics on [retirement statistics](#) and the risk of [chronic illness](#) as well as the [video on living benefits](#) to stimulate interest.



4. Follow up the email with a personal phone call to talk more about this concept and set up a meeting.

## Target Audience:

- Life Insurance Agents
- Retirement Planners
- Wire house Producers
- Financial Advisors

Get off the spreadsheet and start a value-driven conversation. Everything you need to define the market and learn how to tell the story is here: [RetireStronger.com](#).

For more information

<sup>1</sup> The 2Q11 SunAmerica Retirement Re-Set<sup>SM</sup> Study conducted by Harris Interactive surveyed a national sample of adults age 55+.

<sup>2</sup> State of the Insured Retirement Industry: 2012 Recap and a 2013 Outlook, Insured Retirement Institute

<sup>3</sup> Social Security Administration data.

<sup>4</sup> Fidelity and Vanguard, March 31, 2013 [www.financialsamurai.com/the-average-401k-balance-and-why-its-too-low](http://www.financialsamurai.com/the-average-401k-balance-and-why-its-too-low)

<sup>5</sup> Pay checks and Play checks; Retirement Solutions for Life, 2012



Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442, 15442-10 REV0815, 13717, ICC13-13717; ICC14-14779, 14779; Rider Form Number 13972, 13600, ICC13-13600. Issuing company AGL is responsible for financial obligations of insurance products and is a member of American International Group, Inc. (AIG). AGL does not solicit business in the state of New York. Guarantees are subject to the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

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