



Protect to 100 with the best of both worlds.

Meet your life insurance needs for today and tomorrow, while staying within your budget.

Americans may face several financial risks before retirement. These risks tend to get smaller over time and may be alleviated with **term insurance**.

As we get older, a few other risks emerge, and they tend to become more daunting over time. **Permanent insurance** can help to alleviate these risks. See the below chart and consider this financial risk spectrum:

For more information, contact your financial professional.



Scenario

A financially savvy 37-year-old millennial is seeking life insurance. His needs analysis suggests that he requires \$1,000,000 of death benefit protection to ensure that his kids have funding for college, the mortgage gets paid off, and his income can be replaced until his retirement. He understands a permanent policy could also help prepare against retirement risk with cash value, but it might not meet his budget. Purchasing a permanent policy for the entire \$1,000,000 will cost more than \$12,582 annually while a term policy is much less. How does he satisfy the needs of today and tomorrow while staying within budget?

This is not an actual case. This is a hypothetical example for illustrative purposes only.

Policies issued by American General Life Insurance Company (AGL), Houston, TX, and The United States Life Insurance Company in the City of New York (US Life), members of American International Group, Inc. (AIG).

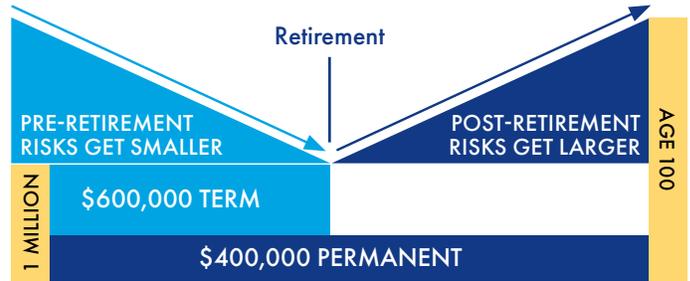
One Possible Solution

Protect to age 100 with a two-policy solution:

Our 37-year-old male decides to combine a Term policy for inexpensive death benefit protection and a GUL policy for protection to age 100 with much desired living benefits.

- **Policy 1:** To cover his long-term financial exposures, he can purchase a permanent Secure Lifetime GUL 3 policy, guaranteeing \$400,000 of death benefit coverage to age 100.
- **Policy 2:** Now, with \$400,000 of his required death benefit covered by the Secure Lifetime GUL 3 policy, all he needs to do is make up the difference (\$600,000) with a 28-year Select-A-Term policy.

This solution provides a combination of short-term coverage for his pre-retirement needs, and permanent coverage for his lifetime needs, all for an annual premium of just \$6,128. When structured this way, no premium payments are required during his retirement years, but the permanent coverage lasts to age 100.



While the term policy is designed to expire at age 65, when his short-term concerns are behind him, the term policy can be converted to a permanent policy any time prior to age 65 to bolster his retirement protection.

Our Term Solution: Select-a-Term

Select-a-Term is based on two simple ideas, that your policy death benefit is:

- For the amount you need, and
- For the length of time you need it.

Select-a-Term also offers full convertibility to a permanent life insurance policy up to the end of the policy's duration or the insured's attainment of age 70.

Our GUL Solution: Secure Lifetime GUL 3

Guaranteed death benefit to age 100 and innovative flexibility:

- Guaranteed premium to fit your budget
- Guaranteed cash values that can be accessed for emergencies.¹

If you encounter a qualifying chronic illness, Accelerated Access Solution can provide income-tax-free access to the death benefits.

The Term/GUL Combo is based on an illustration for a 37-year-old male, preferred non-tobacco with premiums paid on a 28-year Select-a-Term policy and a Secure Lifetime GUL 3 (GUL) policy. The \$400k GUL policy death benefit is guaranteed to age 100, solving for annual premium to age 65. Rates are current as of 1/19/2021.

¹ Allowed after the 5th policy year; a partial withdrawal of the cash value will result in a proportional reduction of accumulation value, specified amount, and Continuation Guarantee account values.

² Receive 50% of paid premium in year 20 and 100% of paid premium in year 25; up to 40% of face amount.



Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers, ICC15-15442, 15442, 15442-10, ICC19-19311, 19311, ICC19310 and 19310; Rider Form Numbers, ICC15-15600, 15600, ICC13-13601, 13601, 15972, ICC18-18012, ICC16-16420, ICC14-14002, ICC15-15990, and 15990, except when issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers, 15442N REV0518, 19311N and 19310N; Rider Form Numbers, 17600N, 13601N, 15972N, 18012N, 16420N, 14002N, 15990N. Issuing company AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance. Products may not be available in all states and product features may vary by state. Please refer to the policy for complete details. There may be a charge for each rider selected. See rider for details regarding the benefit descriptions, limitations and exclusions.