



WHAT IF...
 YOU COULD
 KNOCK OUT
three
 BIRDS WITH
one?
 STONE?

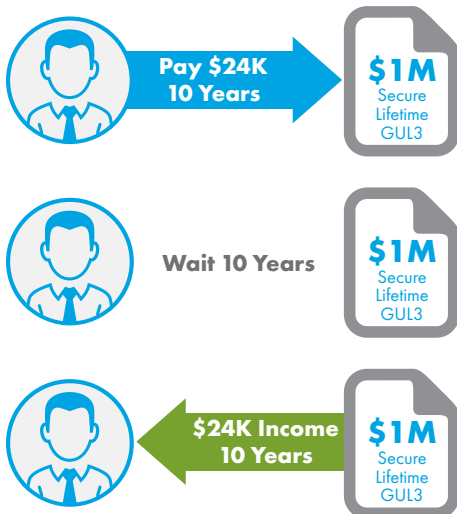


One policy can help with life insurance, chronic illness coverage and retirement income – for \$0 out of pocket!

The 10-10-10 Plan!

What if you could buy permanent life insurance, guaranteed to age 100 WITH a chronic illness benefit where you can:

- Pay premiums for 10 YEARS;
- Wait for 10 YEARS; and
- Get your money back over 10 YEARS – as a supplemental retirement benefit.



\$0

**total out of pocket
 GUARANTEED!**

BACKGROUND

While term insurance is the most popular form of life insurance policy – mostly because it's inexpensive up front – it only provides temporary coverage. For longer term (permanent) needs, there are a variety of choices – with the most secure and least expensive option being Guaranteed Universal Life (GUL). Often, GUL is a 'no frills' policy – offering few additional benefits. But, the Secure Lifetime GUL 3 provides industry leading extras!

PROBLEM

Let's look at an example. George is 50 years old and looking for \$1,000,000 of coverage for his family. He wants to provide life insurance for his spouse well into retirement, but sees that need dropping as he approaches the latter retirement years. He is also concerned about the impact of a chronic illness on his retirement.¹

THE SOLUTION: THE 10-10-10 PLAN²

He pays \$24K/year for 10 years. Then, he pays nothing for 10 years. Then he takes \$24K out of the policy for 10 years (tax free!) using a unique feature of this policy – The Lifestyle Income Solution!

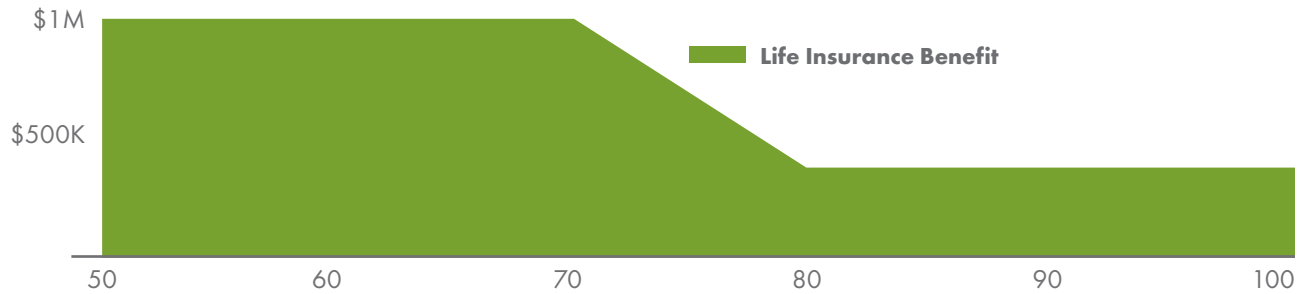
(You can't do THAT with Term insurance!)

LIFE INSURANCE BENEFIT

\$1,000,000 to age 70; then it steps down to \$420,000 by age 80 and continues to age 100.

Guaranteed!

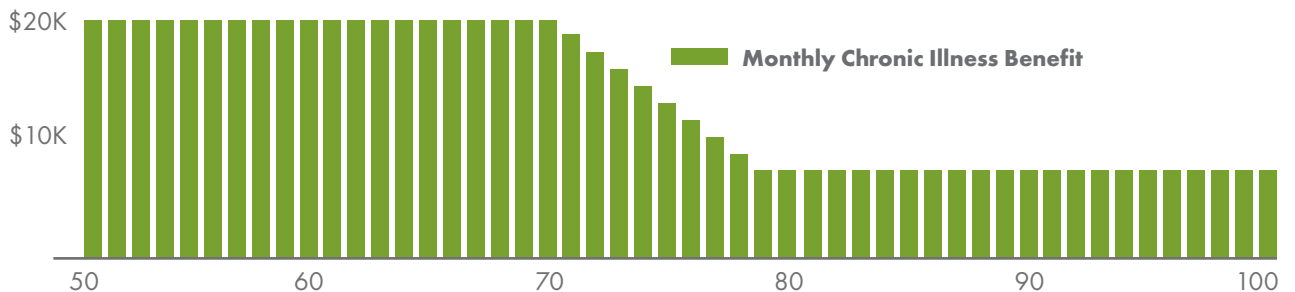
(You can't do THAT with Term insurance, either!)



CHRONIC ILLNESS BENEFIT

While several options are available, George chooses to provide 2% of the life insurance coverage as a monthly chronic illness benefit – starting at \$20,000/month during his earning years. The benefit then steps down to \$8,400/month during retirement. **Guaranteed!**

(You REALLY can't do THAT with Term insurance)



**Talk to your Financial Professional
about getting your own 10-10-10 Plan with Secure Lifetime GUL 3!**



¹ This is a not an actual case. It is a hypothetical representation for illustrative purposes, only.

² For the purpose of easing the explanation, all numbers have been rounded. The Secure Lifetime GUL 3 product solution is based on an illustration dated 11/14/16 for a 50-year-old male, preferred non-tobacco with premiums paid for 10 years and death benefit guaranteed to age 100. The policy included the approximately \$24,000 of Lifestyle Income Solution rider, beginning at age 70 and a 100% Accelerated Access Solution rider with a 2% monthly benefit.

Policies issued by American General Life Insurance Company (AGL), Policy Form Numbers 15442, ICC15-15442; Rider Form Numbers, 13600, ICC13-13600, 13600-5, 15600, ICC15-15600, 82012, 82410, 88390, 15990, ICC15-15990, 15972, 13601, ICC13-13601 and 82001 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 15442N and 15442NU. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Products may not be available in all states and product features or rates may vary by state.

There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions. Riders are not available in all states. Please consult your financial professional or review the policy and outline of coverage for your state.

Guarantees are backed by the claims-paying ability of AGL. They are not backed by the broker-dealer and/or insurance agency from which this policy is purchased or any affiliates of those entities and none makes any representation or guarantees regarding the claims-paying ability of AGL. California residents should be provided the "California Resident Supplemental Information" flyer on the Accelerated Access Solution (AGLC108547).

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