



## VALUE+ PROTECTOR

# Combining valuable features from a GUL and an IUL

## Value+ Protector

A bridge product that provides your clients flexibility, competitive premiums, attractive cash accumulation and attractive ways to access cash value.



Policies issued by American General Life Insurance Company

The United States Life Insurance Company in the City of New York

Value+ Protector is an attractive bridge product between a GUL and Cash Accumulation IUL.

It offers security of a guaranteed death benefit like traditional GUL products while also providing flexibility and meaningful cash accumulation that is found in Index Universal Life products.

With a Value+ Protector policy, your clients can have death benefit guarantees to life expectancy or longer, cash accumulation, plus valuable access to cash features. All for the same premium as a GUL!

### MORE ATTRACTIVE FEATURES:

- **Strong Index Performance** feature allows for withdrawal of excess cash value, either in policy year 20 or at age 85, **with no decrease in the death benefit amount or guarantee duration**, if policy cash surrender value exceeds benchmark assumptions due to strong index performance. May also use excess cash value to purchase additional paid-up life insurance.<sup>1,2</sup>
- **Excess Funding** feature allows for withdrawal of excess premium, in policy year 20, **with no decrease in the death benefit amount**, if additional premiums exceed the benchmark premium.<sup>3</sup>
- **Guaranteed** account value enhancement of 0.75% beginning in policy year 6.

## See how using the same Secure Lifetime GUL 3 policy premium illustrates on Value+ Protector.

### Illustration details

- Male 50, Preferred Non-Tobacco
- \$250,000 Death Benefit
- Solve to guarantee for life on GUL
- Match GUL premium on Value+ Protector, full pay

	Secure Lifetime GUL 3	Value+ Protector at 6%	Value+ Protector at 5%
Initial Death Benefit	\$1,000,000	\$1,000,000	\$1,000,000
Premium	\$9,724	\$9,724	\$9,724
Cash Surrender Value Year 20	\$15,507 ROP Feature Value \$97,240	<b>\$204,168</b>	<b>\$183,166</b>
Cash Surrender Value Age 85	\$135,685	<b>\$611,795</b>	<b>\$463,254</b>
Death Benefit Age 100	\$1,000,000	<b>\$1,647,438</b>	<b>\$1,000,000</b>
Guarantee Duration	Life of Insured	Age 93	Age 93
Carry Duration	Life of Insured	<b>Life of Insured</b>	<b>Life of Insured</b>
Strong Index Performance - Year 20 <sup>1</sup>	N/A	<b>\$10,132<sup>4</sup></b>	\$0
Paid-Up Additions - Year 20 <sup>2</sup>	N/A	<b>\$17,418<sup>4</sup></b>	\$0
Strong Index Performance - Age 85 <sup>1</sup>	N/A	<b>\$61,991<sup>4</sup></b>	\$0
Paid-Up Additions Age 85 <sup>2</sup>	N/A	<b>\$78,294<sup>4</sup></b>	\$0
Excess Funding Year 20 <sup>3</sup>	N/A	<b>\$24,182<sup>4</sup></b>	<b>\$24,182<sup>4</sup></b>

<sup>1</sup> Option election dates are at the end of the 20th policy year (for issue ages 0-64) and the later of age 85 or the end of the 5th policy year (for all issue ages).

<sup>2</sup> Paid-Up additions option is available on the Strong Index Performance Feature. Only available for Standard or better rated clients.

<sup>3</sup> Option election dates are at the end of the 20th policy year for issue ages 0-64 or the later of age 85 or the end of the 5th policy year for issue ages 65-85.

<sup>4</sup> No change to death benefit or guarantee.



For more information visit, **RetireStronger.com**

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