

# Are you paying for more than you need?

Most term life insurance policies offer five-year increments. But American General Life's term life insurance allows you to choose the specific time period that works best for you. With American General Life, you buy just what you need, saving you money.

## MORTGAGE FUNDING - Why buy 25 year term insurance if you only need 21?



**1 OUT OF 2**  
American families have **21 or more** years remaining on their mortgage



The median American mortgage debt is **\$121,324**

SOURCE: "AMERICAN HOUSING SURVEY, 2013," U.S. CENSUS BUREAU AND DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT. ACCESSED JANUARY 2, 2018.

SOURCE: "AMERICAN HOUSING SURVEY, 2013," U.S. CENSUS BUREAU AND DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT. ACCESSED JANUARY 2, 2018.

You could save over

**\$6,000**  
**OVER 21 YEARS\***

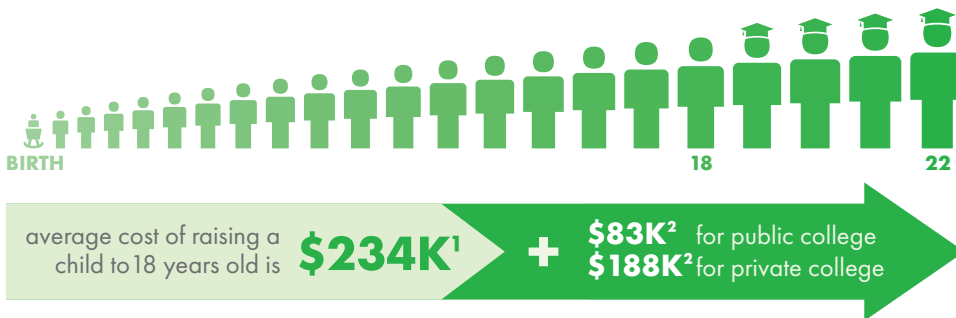
with a

**21**  
YEAR  
POLICY

vs.

**25**  
YEAR  
POLICY

## EDUCATION FUNDING - Cost of raising a child to age 22



The average cost of raising a child to the age of 18 is:

**\$233,610<sup>1</sup>**

Add the cost of a four-year college tuition, raising a child to age 22 will cost as much as:

**\$421,410<sup>2</sup>**

1. SOURCE: "EXPENDITURES ON CHILDREN BY FAMILIES, 2015," UNITED STATES DEPARTMENT OF AGRICULTURE. ACCESSED JANUARY 2, 2018.  
2. SOURCE: "TRENDS IN COLLEGE PRICING, 2017," COLLEGE BOARD. ACCESSED JANUARY 2, 2018.

## INCOME REPLACEMENT



Those with life insurance carry enough to replace their income for just **3.4 YEARS**



**38%** say that they would feel the financial impact from the death of the primary wage earner in **1 month**

SOURCE: "LIFE INSURANCE IN FOCUS: U.S. PERSON LEVEL TRENDS, LIMRA 2016." LIMRA. ACCESSED JANUARY 2, 2018.

SOURCE: "2016 INSURANCE BAROMETER STUDY." LIMRA, ACCESSED JANUARY 2, 2018.



To learn more contact your financial professional.

NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

\*Savings reflect a 21 year versus a 25-year AG Select-a-Term \$1 million policy for a male, age 43, preferred plus underwriting class. Premium rates current as of January 22, 2018, rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed level premium period if renewed. Death benefit remains level.

Policies issued by: American General Life Insurance Company (AGL), Policy Form Numbers ICC16-16901, 16901, ICC16-16900 and 16900 except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers 16901N and 16900N. 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 including rates may vary by state. All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, nor by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.