



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)

Protect to 100 with the best of both worlds

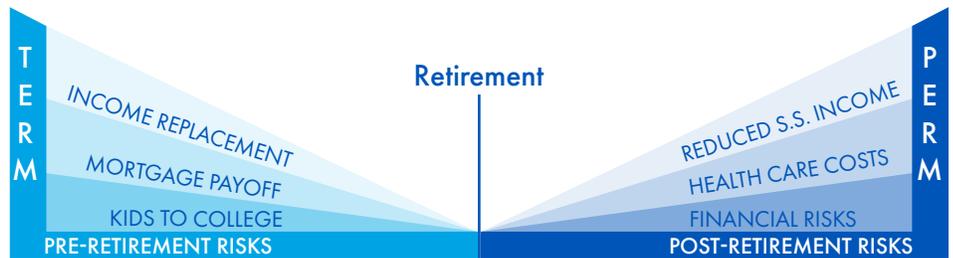
## Term/GUL Combo

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

### Background

Americans may face several financial risks before retirement. These risks tend to get smaller over time and can usually 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:



### Scenario

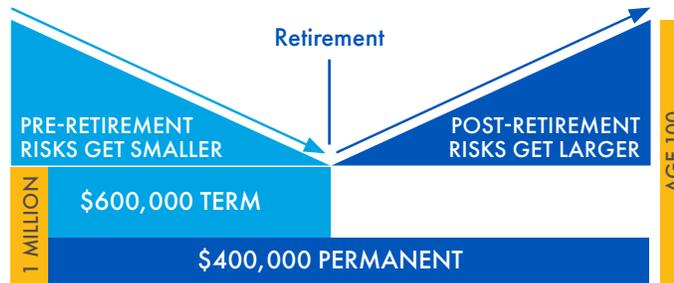
A financially savvy 37-year-old millennial is seeking life insurance. His needs analysis suggests that he requires \$1,000,000 of death benefit protection to ensure that his kids have funding for college, the mortgage gets paid off, and his income can be replaced until his retirement. He understands a permanent policy could also help prepare against retirement risk with cash value and living benefits, but it might not meet his budget. Purchasing a permanent policy for the entire \$1,000,000 will cost more than \$9,100 annually while a term policy is much less. How does he satisfy the needs of today and tomorrow while staying within budget?

To learn more contact:

## 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. Each product comes with the built-in QoL Riders that provide valuable protection.

- **Policy 1:** To cover his long-term financial exposures, he can purchase a permanent QoL Guarantee Plus GUL II policy, guaranteeing \$400,000 of death benefit coverage to age 100 along with valuable accelerated benefits.
- **Policy 2:** Now, with \$400,000 of his required death benefit covered by the QoL Guarantee Plus GUL II policy, all he needs to do is make up the difference (\$600,000) with a 28-year QoL Flex 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 \$5,071. 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.

## QoL Advantage

And don't forget, this two policy solution provides additional savings through our QoL Advantage discount program! When coupling the term policy with the GUL there are two levels of savings:

- The term premium is based on the banding level of the total death benefit being purchased (\$1,000,000)
- The annual term policy fee of \$75 is waived.

The QoL Advantage discounts are applied automatically as long as:

- The policies are written on the same insured;
- The policies are written on the same application; and
- The premium is billed (ABC) to the same bank account



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