

Help protect
and potentially grow
your retirement assets



Help unburden your family from end-of-life expenses or complement your retirement savings with the cash value from your life insurance policy, which can help cover unexpected expenses and rising costs.

\$395K

are the estimated savings needed for a 65-year-old couple retiring in 2024 to cover remaining lifetime healthcare costs.¹



Longer
life spans

In the United States
the current average
life expectancy
for a man is **74.8 yrs.²**

In the United States
the current average
life expectancy
for a woman is **80.2 yrs.²**



Shrinking
retirement income

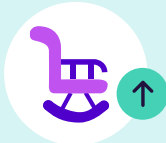
\$12,800

is the approx. amount the average 65-yr-old couple will spend on health care in their first year of retirement.³

40% of all U.S. consumers have less than \$500 earmarked for unexpected medical bills.⁴

37% of retirees “unretired” in 2023 to increase income for essential expenses.⁵

33% of retirees “unretired” in 2023 to increase income for discretionary expenses.⁵



Growing
retirement needs

80% of pre-retirement income is recommended to maintain standard of living in retirement.⁶

50% of retirees say they saved less than what was needed for retirement.⁷

42% of Americans are at risk of developing dementia at any time after age 55.⁸

70% of people turning 65 today will need some type of long-term care services and support.⁹



Expanding financial protection or retirement comfort

Life insurance can be an integral part of your retirement planning. Beyond helping to cover final expenses, tax-deferred living benefits can be unlocked while living to help with unexpected challenges and potentially helping with other insurance needs.¹⁰

Policies issued by American General Life Insurance Company (AGL), Houston, TX, except in New York, where issued by The United States Life Insurance Company in the City of New York (US Life).



Access benefits while living

Modern-day life insurance can expand into an important component of your overall financial plan that can be used for a variety of purposes. And because these funds can be tax-advantaged, they become even more critical for your retirement portfolio.

Life insurance is more than just a death benefit

These tax-advantaged funds can be a useful resource for unexpected expenses like those related to dramatic health changes and long-term illnesses. You could apply them to health care costs that you haven't planned or budgeted for, while still potentially meeting your retirement financial goals.⁸

For more information on how life insurance values can help supplement your retirement savings, contact your financial professional.

Name

Title

Phone

Email Address

¹ Milliman, "Retiree Health Cost Index: The 2024 cost of healthcare in retirement," May 2024.

² U.S. Centers for Disease Control, NCHS Data Brief, "Mortality in the United States, 2022," March 2024.

³ Fidelity Investments, "How Much Will Health Care Cost You in Retirement?" 2024.

⁴ PYMNTS, "65% of Low-Income Earners Have Less Than \$500 on Hand for Medical Emergencies," May 2024.

⁵ Fidelity Investments, "2024 State of Retirement Planning Report."

⁶ Smart Asset, "What Percentage of Income Should You Save for Retirement?" September 2024.

⁷ Employee Benefits Research Institute, "EBRI Issue Brief: 2024 Spending in Retirement Survey," November 2024.

⁸ NYU Langone Health, "Lifetime Risk and Projected Burden of Dementia," January 2025.

⁹ U.S. Dept of Health and Human Services, "How Much Long Term Care Will You Need?" (LongTermCare.gov), January 2025.

¹⁰ Based on current federal income tax law. Assumes the use of withdrawals to basis and/or policy loans. If the policy is classified as a modified endowment contract (see IRC section 7702A), withdrawals or loans are subject to regular income tax and an additional 10% tax penalty may apply if taken prior to age 59 1/2.

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

Policies issued by **American General Life Insurance Company (AGL)**, Houston, TX, except in New York, where issued by **The United States Life Insurance Company in the City of New York (US Life)**. **AGL does not solicit, issue or deliver policies or contracts in the state of New York.** Guarantees are backed by the claims-paying ability of the issuing insurance company, and each company is responsible for the financial obligations of its products. Products may not be available in all states, and features may vary by state. Please refer to the policy for more information.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies. © Corebridge Financial, Inc. All Rights Reserved.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. Please consult with your financial professional regarding your situation. For legal, accounting or tax advice, consult the appropriate professional.