



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



One policy can help with life insurance, chronic illness coverage and retirement income.

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.



BACKGROUND

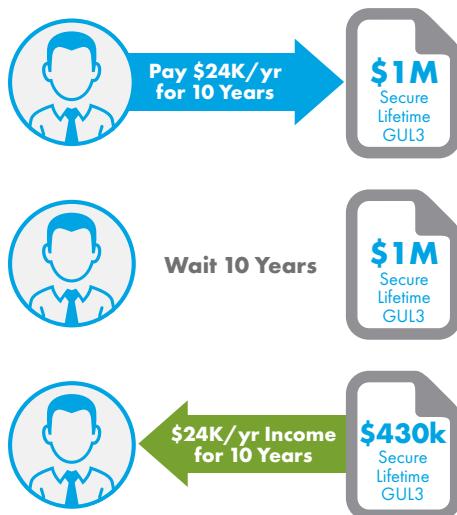
While term insurance is the most popular form of life insurance policy – mostly because it's inexpensive up front – it only provides temporary coverage. For longer term (permanent) needs, there are a variety of choices – with one of the most secure and economical options being Guaranteed Universal Life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

PROBLEM

Let's look at a hypothetical 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

SOLUTION: THE 10-10-10 PLAN²

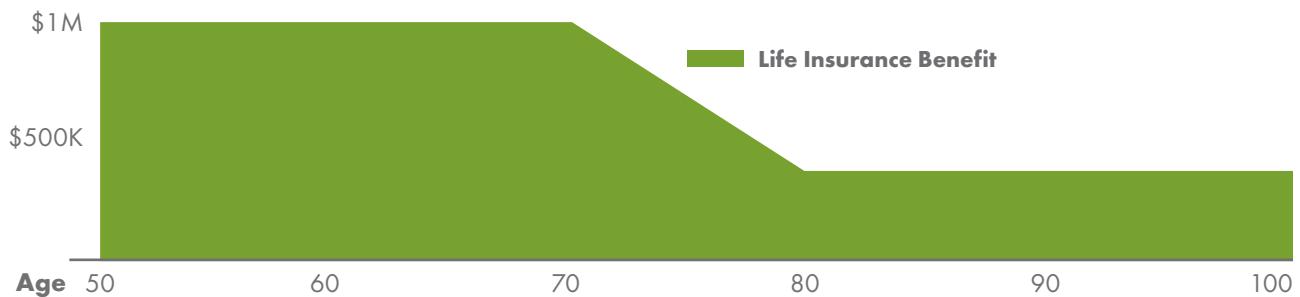
He pays \$24K/yr for 10 years. Then, he pays nothing for 10 years. Then he takes \$24K/yr out of the policy for 10 years (tax free!) using a unique feature of this policy – The Lifestyle Income Solution! This withdrawal of \$24k / year for 10 years from the policy will reduce the amount of life insurance coverage to \$430,000.



**FULL Return
of Premium
GUARANTEED
Over 10 Years**

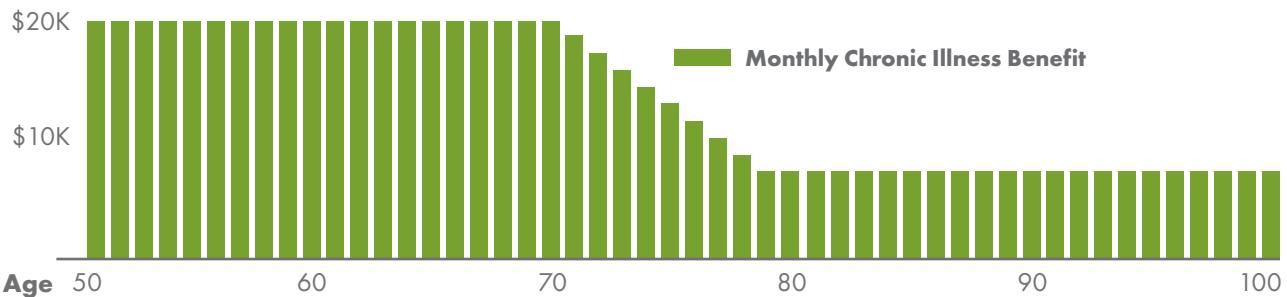
LIFE INSURANCE BENEFIT

\$1,000,000 to age 70; then it steps down to \$430,000 by age 80 and continues to age 100. **Guaranteed!**



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!**



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



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

- 1 This hypothetical example is for illustrative purposes only. Not an actual case and intended solely to depict how the product features might work. It does not reflect the value of any specific Policy. Restrictions and limitations apply.
- 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 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 and US Life. 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).