Helping you manage your needs now, and in the future.

Americans may face several financial risks before and during retirement. Earlier in life, there are three major risks, and they tend to minimize over time:

- Income replacement due to the loss of a primary breadwinner
- College savings
- Mortgage payments

As we get older, other risks emerge and increase over time:

- Financial risks: The possibility of outliving your retirement income, interest rates, stock market, rising tax rates, home repairs, etc.
- Rising costs of health care
- Potential reduction of social security income due to the loss of a spouse

The three pre-retirement risks can usually be alleviated with term insurance. The three post-retirement risks, on the other hand, can be more adequately addressed with permanent insurance, such as universal life insurance policies.

Offering an attractive solution to help safeguard your financial security.

Asset Protector, available on **Secure Lifetime GUL 3** policies, can help address common risks related to retirement. It consists of two living benefit riders: **Accelerated Access Solution** (AAS), and **Lifestyle Income Solution** (LIS).[1]

[1] There may be a charge for each rider selected. See the rider for details regarding the benefit descriptions, limitations and exclusions.

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), members of American International Group, Inc.

Coverage no matter where you are on your financial life spectrum.

You could die too soon.

You may need life insurance.

Life insurance policies help provide protection for:

- Pre-retirement income replacement
- Paying off any outstanding mortgage balance
- Providing college funding for your children

Also, during retirement, the life insurance benefit can provide funding to replace reduced Social Security income due to the loss of a spouse.

AGE 45-65: BUILDING ASSETS

You could get sick.

You may need chronic illness protection.

Consider Accelerated Access Solution®

Chronic illness riders (AAS) can help offset the high costs of any expenses* which may include the following:

- Long term care
- Rehabilitative therapy
- Prescription drugs
- Nursing homes
- Assisted living
- Specialized care

*The use of accelerated death benefits is unrestricted.

AGE 65-85: PROTECTING ASSETS

You could outlive your assets.

You may need longevity protection.

Consider Lifestyle Income Solution®

Longevity riders (LIS) can help provide protection against a multitude of financial risks over an extended lifetime:

- Market corrections/poor investment performance
- Living longer than expected
- Didn't save enough
- Tax rate increases
- Low interest rates
- Reduced Social Security income if one spouse dies (life insurance benefit protects one spouse, LIS protects other spouse)
- Health care costs (unrelated to chronic illnesses)
- Unexpected home repairs
- Financial help for children and grandchildren

AGE 85-100: EXTENDING ASSETS

Important Consumer Disclosures Regarding Accelerated Benefit Riders An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. The rider does not provide long-term care insurance subject to California insurance law, is not a California Partnership for Long-Term Care program policy. The policy is not a Medicare supplement.

ABRs and LTCI provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living. ABR payments are unrestricted and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. LTCI coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker and the benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired.

This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

AIG®

For more information, 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

Policies issued by American General Life Insurance Company (AGL), Houston, TX, Policy Form Numbers, ICC15-15442, 15442; Rider Form Numbers, ICC15-15600, 15600, 13600-5, ICC18-18012, 18012, ICC16-16420, 16420, 15972, ICC14-14002, 14002, ICC13-13601, 13601, ICC15-15990 and 15990, except when issued by The United States Life Insurance Company in the City of New York (US Life), Policy Form Numbers, 15442N Rev0518; Rider Form Numbers, 17600N, 18012N, 16420N, 15972N, 14002N, 13601N and 15990N. Issuing companies AGL and US Life are responsible for financial obligations of insurance products and are members of American International Group, Inc. (AIG). Guarantees are backed by the claims-paying ability of the issuing insurance company. Products may not be available in all states and product features may vary by state.

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